



5800 NORTH COURSE DR  
HOUSTON, TX 77072-1613

Address Service Requested

April 13, 2015

Century First Credit Solutions  
1375 Broadway Floor 6  
New York, NY 10018



UNITED RECOVERY SYSTEMS<sup>®</sup>  
LP

Your Client: [REDACTED]  
Creditor: Citibank, N.A.  
CITI AADVANTAGE WORLD MASTERCARD  
Account: [REDACTED]  
URS ID: [REDACTED]  
Amount Due as of April 13, 2015: \$1,336.62  
Partial Account Number for your Security

United Recovery Systems, LP  
P.O. Box 722910  
Houston, TX 77272-2910

Telephone: 888-793-6173, ext [REDACTED]

**\$468.00**  
**\$1,336.62 = 35% Settlement**

Please detach at perforation and return with your payment.

**SETTLEMENT!!!**

Our client, the above named creditor, has agreed to accept your offer of 1 payment(s) totaling \$468.00 as settlement for monies owing on your client's account. Please make the check or money order payable to Citibank, N.A.. The terms of the agreement are:

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/29/2015	\$468.00						

This settlement offer is void if the agreed payments are not made as stated above.

Whenever \$600.00 or more in principal of a debt is discharged as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt discharged to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

[REDACTED]

United Recovery Systems, LP  
P.O. Box 722910  
Houston, TX 77272-2910

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Telephone: [REDACTED]  
You May Call Our Office 24 Hours a Day