



Northland Group Inc.

NGI@northlandgroup.com  
www.payments2northland.com

Payment Address: P.O. Box 390905  
Minneapolis MN 55439

Hours of Operation: M-Th 7-8, F 7-7, Sat 8-12  
Phone: 1(888)-287-5711

JAN 12 2015

APPL APPLE LAW GROUP

Northland Reference Number: 3969568  
Original Account# \*\*\*\*\*  
Creditor: CITIBANK, N.A.  
Regarding: CITI MASTERCARD  
Balance: \$12297.12 Settlement: \$3106.00

RE: JOHNNY CREWS JR.

Dear APPL APPLE LAW GROUP,

Our office has received notification of your representation of JOHNNY CREWS JR.  
Accordingly, all communications regarding this account will be directed to your  
attention unless we determine that you no longer represent JOHNNY CREWS JR.

This letter confirms the settlement amount on the above referenced account. The  
completion of the scheduled payment or payments below will constitute payment of the  
settlement.  
Settlement: \$3106.00

1 payment of \$3106.00 on 1/15/2015

The payment or payments must be received by the due date(s) listed above. If your client  
skips a payment or is late on a payment, we reserve the right to treat their breach of  
this agreement as a cancellation of the settlement arrangement and we are not obligated  
to renew the settlement agreement. Upon full completion of the payment schedule, we will  
issue your client a settlement letter stating the account is satisfied and has been closed  
in our office. Make check payable to Citi.

Please contact the representative below with any questions.

Sincerely,

MARK SHULTZ 866-664-5018

See disclosures on next page.