

# CREDITCONTROL<sup>SM</sup>

Date: DECEMBER 09, 2014

Name: LEE M. WHITERHURST  
D: APPLE LAW GROUP

RE: CITI MASTERCARD

Collection Agency For: CITIBANK, N.A.

Citibank account number: 2001 0000 0000 0000

Reference number: 51050000

Balance: \$21,050.32

Settlement Offer: \$6,075.29

This is to advise that Credit Control, LLC., as authorized agent for CITIBANK has agreed to accept the settlement amount on the above noted account providing we are in receipt of the postdated payments no later than DECEMBER 12, 2014.

**If your payment is returned for any reason this offer is null and void.**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). As required by law, you are hereby notified that a negative credit agency report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the notice on the front of this letter. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you have any questions regarding this matter, please do not hesitate to contact this office at 1-800-401-9025. This information is from a debt collector.

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 IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR: ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please contact:

**Randall Stilgenbauer**  
888.401.9025