

REVIEWED

By DEBT 0 INC at 12:20 pm, Oct 18, 2016



08/02/2016

**65% DESC.
ORIG BAL:
\$6,518**

Account Number ending in: 9081

DEBT 0 ATTN: GUS
14359 COMMERCE WAY
MIAMI LAKES FL 33016

Dear [REDACTED]

This letter confirms your agreement to the settlement we discussed regarding your SEARS MASTERCARD account. By completing this settlement, you'll pay less than you actually owe on your account.

As a reminder, below are the details of your accepted settlement:

1. You have agreed to an initial payment of \$900.00 that will be due by 08/31/2016. The subsequent payments of \$125.56 will need to be paid on or before the LAST DAY OF THE MONTH beginning 09/30/2016, with a final payment of \$125.62, due 07/30/2017.
2. No interest or late fees will be applied to your account during the settlement.

Additional important information associated with this settlement:

- If you provided post dated payments, you will receive a notice reminding you of the planned payment amount prior to each payment being withdrawn from your checking account.
- If you did not schedule post dated payments, we must receive your mailed payment by the Payment Date shown above. Alternatively you may call us by the Payment Date to make payments by phone.
- All payments must be received and the settlement must be paid in full by the agreed upon timeframes. If the full agreed upon settlement amount is not paid, you will still be responsible for repaying the full unpaid balance of the debt and we may continue collection activities.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit reports. Upon successful completion of the settlement we will report your account as settled.
- Whenever \$600.00 or more in principal amount of a debt is discharged, we may be required to report the amount of debt discharged to the Internal Revenue Service on form 1099C, a copy of which will be mailed to you. If you have any questions consult your tax advisor.

Please reference the account number on your payment. If you have any questions, please call the toll free number listed below.

SEARS PL/COBRAND
PO BOX 78051
PHOENIX, AZ 85062

Sincerely,

G. Goldberg
Vice President
Citibank, N.A.

Your SEARS MASTERCARD account is issued and serviced by Citibank, N.A.

Please See Reverse Side for Important Information