

VENTUS™
CAPITAL SERVICES

[REDACTED]

ADDRESS SERVICE REQUESTED

[REDACTED]

Creditor: **CitiBank**
Reference: [REDACTED]
Current Balance: \$10828.54

SIF1-HC

[REDACTED]

VENTUS CAPITAL SERVICES
[REDACTED]

Re: **Installment Settlement Offer**

Dear [REDACTED]

Your creditor has authorized us to offer you a multi-part settlement opportunity on the above referenced account. Upon clearance through the banking system of the settlement amount indicated below your account will be considered settled. Each payment must be received in our office no later than the close of business on the date indicated below. If payments are not received in the indicated amounts and within the time frames indicated, this offer will terminate at that time.

This offer represents a substantial saving over the actual amount owed on this account and is an opportunity for you to take care of this obligation at a greatly reduced cost.

1 ST PAYMENT DUE DATE:	9/1/[REDACTED]	AMOUNT DUE:	1600.00
2 ND PAYMENT DUE DATE:	9/30/[REDACTED]-7/31/[REDACTED]	AMOUNT DUE:	400.00
3 RD PAYMENT DUE DATE:	8/31/[REDACTED]	AMOUNT DUE:	241.00

Payments should be mailed to: VENTUS CAPITAL SERVICES, [REDACTED].

Please call one of our friendly and courteous representatives at the toll free number listed above to discuss any questions you may have regarding this offer.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Please see additional page for important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal laws.