

**Associated Recovery Systems, Inc.**

960 S. Andreesen Dr. Suite B  
ESCONDIDO, CA 92029

10-11-08

10/3/08 10:26 AM

October 3, 2008

10/3/08 1:26 PM

RE: Proposal  
 CREDITOR: CITICORP CREDIT SERVICES, INC.  
 ACCOUNT#: [REDACTED] 032  
 FILE#: [REDACTED]  
 CURRENT BALANCE: \$13,026.99



This letter confirms that ASSOCIATED RECOVERY SYSTEMS is duly authorized to accept \$4,600.00 as settlement of the above-referenced account. This offer requires that all payments reach this office in the timeframe specified.

Four consecutive payments of \$1,150.00 due 10-7-08, 11-7-08, 12-7-08 & 1-7-09.

Your payment must reach this office by the due date or this offer will become null and void. To ensure your funds are received by the due date, Associated Recovery Systems accepts "Quick Check" by phone. Your returned check may be collected electronically if the check is returned for insufficient or uncollected funds. If your bank fails to honor your check, this offer will become null and void.

This will also confirm that no action has been taken against you or your credit rating by this agency. After settlement of your account, Citibank will ensure that the credit bureaus update the subject account to reflect a settlement account status.

Sincerely,  
Shannon Bogart

Recovery Manager  
[REDACTED]

ASSOCIATED RECOVERY SYSTEMS  
(A division of ARS National Services, Inc.)

Oct 17 2008

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**