

MONARCH RECOVERY MANAGEMENT, INC.

(SIF)

(formerly Academy Collection Service, Inc.)
 10965 Decatur Road Philadelphia, PA 19154-3210
 1(800)220-0605 or 1(215)281-7500
 Hours: Mon thru Thurs 8AM-9PM Fri 8AM-5PM

Use this Coupon to Return Payment
Make Check Payable to: Citicorp Credit Services

18 JAN 2011

Account# : [REDACTED]
 Monarch File# : [REDACTED]
 Total Bal as of 18 JAN 2011: 1461.08

[REDACTED]
 [REDACTED]
 SAN ANTONIO TX 78201-5920

-----Detach and return top portion to expedite your account-----

As per our conversation, our client has agreed to settle the below referenced account for \$400.00 . Upon receipt and clearance of these funds your account will be marked in our system as settled; you will be relieved of any further responsibility pertaining to this account.

This offer remains valid providing the funds reach our office by 01-18-11 . A self-addressed envelope is enclosed for your convenience in mailing the agreed upon settlement amount. Should you have any questions do not hesitate to call.

This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check or check by phone, your transaction will be converted to an ACH. Additionally, the check writer authorizes Monarch or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there will not be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 10965 Decatur Road, Philadelphia, PA 19154, email us at compliance@monarchrm.com, or call us toll-free at 1-800-220-0605 ext. 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov, by phone at 1-877-FTC-HELP, or by mail at 600 Pennsylvania Ave NW, Washington, DC 20560.

Yours truly
 WENDY TURNER, DEBT COLLECTOR EXT 2592

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.

CONTACT INFORMATION

Monarch Recovery Management, Inc.
 (formerly Academy Collection Service, Inc.)
 10965 Decatur Road
 Philadelphia, PA 19154
 Phone: 1(800)220-0605 or 1(215)281-7500
 Hours: M-TH 8am-9pm, F 8am-5pm

ACCOUNT INFORMATION

Date of Letter: 18 JAN 2011
 Creditor: CITIBANK (SOUTH DAKOTA) N.A.
 Fwd Creditor: CITI CONOCO CLASSIC MASTERCARD
 Account#: [REDACTED]
 Creditor #: [REDACTED]
 Monarch File#: [REDACTED]
 Total Bal as of 18 JAN 2011: \$ 1461.08

Page 1 of 2