



LTD Financial Services, L.P.
7322 Southwest Freeway
Suite 1600
Houston, Texas 77074
Phone: (713) 773-3100
Fax: (713) 414-2126

APRIL 20, 2011

Remit Payment To:

Citibank
P.O. Box 630788
Houston, TX 77263-0788



EAGAN, MN 55122-2417

Ref No: 014536923
Creditor: CITIBANK NA
CITI MORTGAGE
Account #: [REDACTED]
Balance: 82450.29

Dear [REDACTED],

This letter is to confirm that we are hereby authorizing a payment plan with your first payment of 300.00 due 04/30/2011 and thereafter monthly payments of 300.00 due on day 28 of each month with 0 (zero) interest until the balance is paid.

This letter and your canceled check or other receipt will serve as your proof of payment. If you have any questions please feel free to call me at 1-800-741-2100.

Sincerely,

John D. Cunningham
V.P. Operations

WWW.YOURFASTMOD.ORG

If you would like to pay online,
visit <https://payments.ltdfin.com>.

See the reverse side of this notice for important information about your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. LTD is a collection agency.

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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 the 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 won't 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 CONTACT CENTER, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074, email us at customerserv@ltdfn.com, or call us toll-free at 1-866-310-9845 between 9:00 A.M. Central Time and 5:00 P.M. Central 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 20580

WWW.YOURFASTMORNING

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