698 ½ South Ogden St Buffalo, NY14206 Tel: (716) 871-9050 Fax: (716) 512-6046 TDD: (800) 457-8568

Capital Management Services, LP

March 11, 2019

St. E. Armistad 10933 Nashville Ferry Rd. Columbus, MS 39702

Reference #: 105448158

Account #:4703

Description: Citi MasterCard Current Creditor: CITIBANK, N.A.

Balance: \$4,876.37

Dear St. E. Armistad:

Capital Management Services, L.P. has been engaged by Citibank, N.A., and is authorized to accept less than the full balance on the above mentioned account. The settlement offer shall be in the amount of \$1,756.00, due on 03/27/19. We are not obligated to renew this offer. However, additional opportunities to settle this account may be available at a later date.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

Please submit your payment and make your check or money order payable to Citibank to the address below or you may call 877-211-5290 for other convenient payment options. Payments should be mailed to: Capital Management Services, L.P. P.O. Box 120, Buffalo, NY 14220-0120. Overnight deliveries should be addressed to: Capital Management Services, L.P., 698 ½ South Ogden Street, Buffalo, NY 14206-2317.

This settlement may have tax consequences. Please contact your tax advisor.

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

Please see the additional page with this letter that may contain 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 law.