

# FAX

**FROM**

Nikolai Krusic

**TO**

Philip Sellers Pc

**Phone** (408) 680-5776 \* 1343  
**Fax Number****Phone**  
**Fax Number** +19492321052**DATE** 04/04/2019**NOTE**

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

Note: The information contained in this facsimile transaction is attorney privileged and is strictly confidential information intended only for the use of the individual or entity named above. If the reader of this transmission is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly confidential! If you have received this communication in error, please notify the Law firm of Hunt & Henriques Attorneys at Law immediately by calling 1-877-732-9498. Thank You!

MICHAEL S. HUNT  
JANALIE HENRIQUES

**HUNT & HENRIQUES**  
ATTORNEYS AT LAW  
151 BERNAL ROAD SUITE 8  
SAN JOSE CALIFORNIA 95119

TOLL FREE 800-680-2426  
FACSIMILE 408 362 2299  
TTY 800-735-2922

April 1, 2019

Michael S Bruneau  
% Phillip Sellers P.C.  
7945 Cartilla Ave Ste A 115  
Rancho Cucamonga CA 91730-0000

& submitted via facsimile to  
(949)232-1052

Re: Our Client: CITIBANK, N.A. / Sears Gold Mastercard  
Account Ending: 9402 | Current Balance: \$3,647.82

Dear Michael S Bruneau,

This letter confirms that our client will accept \$2,200.00, as settlement of the above referenced account so long as the payments are made in accordance with the payment schedule that is attached to this letter.

When all of your scheduled payments have been made and have cleared the bank you will have resolved this matter. Please keep this letter as confirmation of our arrangement. We encourage you to consult with your own attorney to make sure that you fully understand your legal rights.


Please make your payments payable to CITIBANK, N.A. and mail them to our firm at the address on this letterhead. If you would like to set up automatic payments, please contact us so that we can make the necessary arrangements.

If you have any questions or wish to discuss this matter, please contact Linda Perino at (855)261-6184. When contacting our firm, please use this number as reference to your account: 1315988.

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

This firm is a debt collector. The purpose of this letter is to collect a debt and any information obtained may be used for such purpose.

Very truly yours,

  
Hunt & Henriques  
Attorneys at Law



Michael S Bruneau  
% Phillip Sellers P.C.  
7945 Cartilla Ave Ste A 115  
Rancho Cucamonga CA 91730-0000

Hunt & Henriques  
151 Bernal Rd Ste8  
San Jose, Ca 95119-1306  
Tel: (408) 362-2270

## Claim Amortization Report

Lender: Michael S Bruneau

C/O Philip Sellers Pk 7945 Cartilla Ave Suite A115  
Rancho Cucamonga, CA 91730-306

Claim No: 1315988.001

Lainiff: CITIBANK, N.A.

Payment Plan: 04/26/2019 \$738.00 / Once; 05/26/2019 \$86.00 / Month

Charge Interest On:

Payoff Order: Prin - 1; Int - 2; Fees - 4; Costs - 3; Other - 5

Judgment Date:

New Int			Payment Application						Resulting Balance					
Pmt #	Pmt Amt	Pmt Dt	Added	Principal	Interest	Fees	Costs	Other	Principal	Interest	Fees	Costs	Other	Balance
0	0.00		0.00	0.00	0.00	0.00	0.00	0.00	2,200.00	0.00	0.00	0.00	0.00	2,200.00
1	738.00	04/26/19	0.00	738.00	0.00	0.00	0.00	0.00	1,462.00	0.00	0.00	0.00	0.00	1,462.00
2	86.00	05/26/19	0.00	86.00	0.00	0.00	0.00	0.00	1,376.00	0.00	0.00	0.00	0.00	1,376.00
3	86.00	06/26/19	0.00	86.00	0.00	0.00	0.00	0.00	1,290.00	0.00	0.00	0.00	0.00	1,290.00
4	86.00	07/26/19	0.00	86.00	0.00	0.00	0.00	0.00	1,204.00	0.00	0.00	0.00	0.00	1,204.00
5	86.00	08/26/19	0.00	86.00	0.00	0.00	0.00	0.00	1,118.00	0.00	0.00	0.00	0.00	1,118.00
6	86.00	09/26/19	0.00	86.00	0.00	0.00	0.00	0.00	1,032.00	0.00	0.00	0.00	0.00	1,032.00
7	86.00	10/26/19	0.00	86.00	0.00	0.00	0.00	0.00	946.00	0.00	0.00	0.00	0.00	946.00
8	86.00	11/26/19	0.00	86.00	0.00	0.00	0.00	0.00	860.00	0.00	0.00	0.00	0.00	860.00
9	86.00	12/26/19	0.00	86.00	0.00	0.00	0.00	0.00	774.00	0.00	0.00	0.00	0.00	774.00
10	86.00	01/26/20	0.00	86.00	0.00	0.00	0.00	0.00	688.00	0.00	0.00	0.00	0.00	688.00
11	86.00	02/26/20	0.00	86.00	0.00	0.00	0.00	0.00	602.00	0.00	0.00	0.00	0.00	602.00
12	86.00	03/26/20	0.00	86.00	0.00	0.00	0.00	0.00	516.00	0.00	0.00	0.00	0.00	516.00
13	86.00	04/26/20	0.00	86.00	0.00	0.00	0.00	0.00	430.00	0.00	0.00	0.00	0.00	430.00
14	86.00	05/26/20	0.00	86.00	0.00	0.00	0.00	0.00	344.00	0.00	0.00	0.00	0.00	344.00
15	86.00	06/26/20	0.00	86.00	0.00	0.00	0.00	0.00	258.00	0.00	0.00	0.00	0.00	258.00

# Claim Amortization Report

Debtor: Michael S Bruneau  
 C/O Philip Sellers Pc 7945 Cartilla Ave Suite A115  
 Rancho Cucamonga, CA 91730-306  
 Claim No: 1315988.001  
 Plaintiff: CITIBANK, N.A.

Payment Plan: 04/26/2019 \$738.00 / Once; 05/26/2019 \$86.00 / Month

Charge Interest On:  
 Payoff Order: Prin - 1; Int - 2; Fees - 4; Costs - 3; Other - 5  
 Judgment Date:

Pmt #	Pmt Amt	Pmt Dt	New Int Added	Payment Application					Resulting Balance					
				Principal	Interest	Fees	Costs	Other	Principal	Interest	Fees	Costs	Other	Balance
16	86.00	07/26/20	0.00	86.00	0.00	0.00	0.00	0.00	0.00	172.00	0.00	0.00	0.00	172.00
17	86.00	08/26/20	0.00	86.00	0.00	0.00	0.00	0.00	0.00	86.00	0.00	0.00	0.00	86.00
18	86.00	09/26/20	0.00	86.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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