UNITED COLLECTION BUREAU, INC. 5620 SOUTHWYCK BLVD SUITE 206 TOLEDO, OH 43614

March 22, 2019

BONNIE R YOUNG 919 BEVAN ST COVENTRY TWP, OH 44319-1401

Creditor: CITIBANK, N.A. Regarding: OFFICE DEPOT

Last Four Digits of Creditor Account Number: XXXXXXXXXXXXX2076

United Collection Bureau, Inc. Reference Number: 55460887 Account Balance: \$1199.31 Balance at time of Settlement Agreement: \$1199.31

Dear BONNIE R YOUNG:

This communication is in regard to your OFFICE DEPOT account. On 03-22-19, United Collection Bureau, Inc. agreed to accept the sum of \$480.00 as a settlement on the above referenced account. Through the authority granted to United Collection Bureau, Inc., by your creditor, your creditor has approved this settlement. Payment must be made in the amounts agreed to, and by the dates agreed to, in order for this settlement to be honored. Upon the timely receipt of the entire agreed upon settlement amount and clearance of funds this account will be settled and United Collection Bureau, Inc. will report the settlement to your creditor. We are not obligated to renew this offer.

Please make your payment payable to Citibank.

Payment Amount(s):

Due Date(s):

03-25-19 \$480.00

The above itemization may not represent all payments authorized. Due to space constraints, we are only able to itemize up to 24 payments. To make a payment, go to: www.ucbinc.com, click on make a payment and follow the prompts.

You may call our office toll free at 1-877-387-3432, or if you require Telecommunication Relay Service (TRS), please dial 711. Please refer to reference number 55460887.

Sincerely,

United Collection Bureau, Inc.

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector, and any information obtained will be used for that