From: Nikolai Krusic Fax: To: Fax: (949) 232-1052 Page: 1 of 3 03/14/2019 12:48 PM

FAX

FROM TO

Nikolai Krusic Mike Campbell Phillip Sellers

Phone (408) 680-5776 * 1343 **Phone**

Fax Number +19492321052

DATE 03/14/2019

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 JOSÉ CALIFORNIA 95119 TOLL FREE 800-680-2426
FACSIMILE 408-362-2299
TTY 800-735-2922

March 12, 2019

Teresa Burrow % Phillip Sellers | Attn: Philip Sellers 7945 Cartilla Ave, Ste A115 Rancho Cucamonga CA 91730-3069

& submitted via facsimile to (949)232-1052

Re: Our Client: CITIBANK, N.A. / Bestbuy Visa

Account Ending: 1823 | Current Balance: \$4,323.98

Dear Teresa Burrow,

This letter confirms that our client will accept \$3,243.00, 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 our office at (800)680-2426. When contacting our firm, please use this number as reference to your account: 1316064.

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.

Vely truly yours,

Hant & Henriques Attorneys at Law

Josie Sue Zimmermann SBN 324511

Page 1

Fax:

To:

Fax: (949) 232-1052

Page: 3 of 3

03/14/2019 12:48 PM

151 Bernal Rd Ste8 Hunt & Henriques

03/12/2019 3:06PM

San Jose, Ca 95119-1306 Tel: (408) 362-2270

Claim Amortization Report

C/O Philip Sellers PC 7945 Cartilla Ave, Ste A115 Teresa Burrow **Debtor:**

Rancho Cucamonga, CA 91730-306

CITIBANK, N.A. 1316064.001 Claim No:

Plaintiff:

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

Payment Plan: 03/26/2019 \$680.00 / Once;04/26/2019 \$233.00 / Month

Balance 3,243.00 2,563.00 2,330.00 1,864.00 1,631.00 1,165.00 932.00 233.00 2,097.00 699,00 466.00 0.00398.00 Other 0.00 0.0 0.00 0.00 0.000.00 0.0 0.00 90.0 0.00 0.00 0.00 0.0 Costs 0.00 0.00 0.00 0.00 0.00 0.00 S.0 0.0 0.00 0.00 0.00 0.00 0.00 ---Resulting Balance-Fees 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 000 Interest 30.0 0.0 0.00 0.0 0.00 0.00 0.0 0.00 0.00 0.00 0.00 0.00 3,243.00 2,330.00 1,864.00 1,631.00 1,398.00 1,165.00 932.00 00'669 466.00 0.00Principal 2,563.00 2,097.00 233.00 0.00 0.00 0.00 Other 0.00 0.00 0.00 0.00 0.00 30 0.0 0.0 0.00 0.0 0.00 Costs 980 0.00 0.00 0.0 000 0.00 0.08 0.0 0.00 0.00 8,0 0.00 0.00 9 --Payment Application-Fees 0.00 3. 0.00 0.00 0.00 0.00 0.00 0.00 0.0 0.00 0.0 0.0 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Interest 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 680.00 233.00 233.00 233.00 233.00 233.00 233.00 233.00 233.00 233.00 233.00 233.00 3,243.00 Principal 0.000.00 0.00 0.00 0.00 0.00 0.00 3 0.00 0.0 9.0 80.0 8.0 Added New Int 233.00 04/26/19 61/97/50 233.00 06/26/19 Pmt Amt Pmt Dt 680.00 03/26/19 07/26/19 233.00 08/26/19 233,00 09/26/19 233.00 10/26/19 233,00 11/26/19 233.00 12/26/19 233.00 01/26/20 02/26/20 233.00 233,00 233.00 3,243.00 Pmt# 2 \equiv 으