



Northland Group Inc.

NGI@northlandgroup.com
www.payments2northland.com

Payment Address: P.O. Box 390905
Minneapolis MN 55439

General Business Hours M-F 8 a.m. - 5 p.m. CT
Phone: 1(888)-287-5711

MAR 24 2016



Enrolled Balance:	\$7,738.00
Current Balance:	\$7,738.22
Settlement Amount:	\$3,095.29
Settlement %:	40.00%
% Debt Reduction:	35.00%

Northland Reference Number: [REDACTED]
Original Account#*****[REDACTED]
Creditor: CITIBANK, N.A.
Regarding: ONEMAIN PERSONAL LOAN
Balance:\$7738.22 Settlement: \$3095.29



RE: [REDACTED]

Dear NDR ,

Our office has received notification of your representation of [REDACTED].
Accordingly, all communications regarding this account will be directed to your
attention unless we determine that you no longer represent [REDACTED].

This letter confirms the settlement amount on the above referenced account. The
completion of the scheduled payments below will constitute payment of the
settlement.

17 payments of \$171.96 on the 31st each month starting 3/31/2016

1 payment of \$171.97 on 8/31/2017

The payment or payments must be received by the due date(s) listed above. If your client
skips a payment or is late on a payment, we reserve the right to treat their breach of
this agreement as a cancellation of the settlement arrangement and we are not obligated
to renew the settlement agreement. Upon full completion of the payment schedule, we will
issue your client a settlement letter stating the account is satisfied and has been closed
in our office. Make check payable to Citi.

Please contact the representative below with any questions.

Sincerely,

CARLY A SCHOMMER 866-275-5996

Citibank, N.A. will report any discharge of indebtedness as required by the Internal Revenue Code
and corresponding IRS regulations. Please contact your tax advisor if you have any questions.

See disclosures on next page.

