

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%

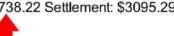
Northland Reference Number: I

Original Account#********

Creditor: CITIBANK, N.A.

Regarding: ONEMAIN PERSONAL LOAN

Balance:\$7738.22 Settlement: \$3095.29



RE:

Dear NDR,

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Accordingly, all communications regarding this account will be directed to your attention unless we determine that you no longer represent

This letter confirms the settlement amount on the above referenced account. The completion of the scheduled payment or 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.

