

6/2/2010

[REDACTED]  
SAN DIEGO, CA 92104

RE: Solace Financial Account Number: [REDACTED]  
CitiFinancial Mortgage Company Account Number: [REDACTED]

Settlement Letter

Dear Sir or Madam:

Please be advised that Solace Financial, LLC will accept the sum of \$6,200.00 as a full settlement on the above referenced loan. This agreement is contingent upon receipt of a bank wire by no later than 5 pm EST on 6/28/2010. Upon receipt of certified funds, CitiMortgage, Inc has agreed to release its note & the mortgage on the property.

Please make all payments payable to CitiFinancial.

**Bank Wire Instructions:**

Bank of America

Beneficiary: Solace Financial, LLC DBA: Citicorp Credit Services, Inc

Bank Routing Number: [REDACTED]

Bank Account Number [REDACTED]

Solace's Account #: [REDACTED]

If you have any questions, please contact the undersigned at [REDACTED]

Sincerely,



[REDACTED]  
ASSET MANAGER

North Carolina Department of Insurance Permi [REDACTED]

Please be advised that whenever more than \$600.00 of a debt is forgiven as a result of settling a debt for less than the balance owing, we are required to report the amount of debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you.

“The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 am or after 9pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collector may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).”