

AND ASSOCIATES  
ATTORNEYS AT LAW  
P.O. Box 1020  
DENVER, CO 80201-1020

FAX LINE ( )

April 10, 2014

C/O THE DAVIS LAW GROUP  
ATTN: ( )

FAX: 877-832-6046

CITIFINANCIAL  
JUDGMENT SETTLEMENT  
35%  
12 INSTALLMENTS  
\*\*\*\*\*  
\$2,986 SAVED  
\*\*\*\*\*

Re: PORTFOLIO RECOVERY ASSOCIATES, LLC v. ( )  
COUNTY COURT, ARAPAHOE COUNTY, ( )  
CitiFinancial, ( )

Dear ( ):

This letter shall confirm our recent communication regarding the above. A judgment previously entered against your client and in favor of our above named client, on August 29, 2013. The current outstanding balance owing on the judgment is \$4589.44. Interest is accruing on the judgment at the annual rate of 8.0000%.

In settlement of the judgment balance, we have agreed that your client shall pay the total sum of \$1602.72, payable in 12 monthly installments of \$133.56 each due on the 28th day of each month starting April 28, 2014. In order to comply with this settlement agreement, all payments must be received in our office by the date they are due. If a promised payment is missed or late, the terms of this settlement shall be deemed in default, and your client shall then remain responsible for payment of the entire judgment balance including accruing interest.

All payments must be made to my office. Check or money order or telephone check can be made payable to the order of our client and be delivered to our office. There is no monthly billing. In order to assure proper posting of payments please place the following file number on each of your payments if made by check, cashier's check or money order: ( )

At the time of the final settlement payment, your client may note on the payment that it is being tendered as "Settlement in Full". If the last payment is noted as "Payment in Full", the payment shall be rejected and returned. After we have received all settlement payments when due, we shall issue and file with the court a full Satisfaction of Judgment, and this matter shall be concluded. If a judgment lien appears on your real property in this matter, you will need to obtain a Certificate of Satisfaction of Judgment from the Court Clerk for recording with the Clerk and Recorder in order to remove the judgment lien.

Whenever \$600 or more is forgiven as a result of settling a debt for less than the balance owed, the creditor may be required to report the amount forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences we encourage you to consult your legal or tax advisor.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED SHALL BE USED FOR SAID PURPOSE.**

Yours sincerely,

AND ASSOCIATES

( )