



21 MAY 2012

[Redacted]

4691367

[Redacted]

Originally bought for \$315,000 and sold for \$114,100. Saved Seller \$200,900 in negative equity.

LAS VEGAS NV 89113-1509

Creditor: Citibank, N.A.

ACCOUNT BALANCE: \$ 59915.59

Original Creditor: Citibank, N.A.

Account Number: XXXXXX1132

The Citibank was owed \$59,515.59, but Citibank agreed to accept \$9,586 by Aurora. Aurora mortgage paid \$9,586 to Citibank (ACI) to settle the 2nd. Seller did not have to pay anything to settle the debt to the 2nd mortgage.

Dear: [Redacted]

We are writing you regarding your CITI MORTGAGE account

As of the date of this letter you owe \$59915.59.

This letter will serve as confirmation that American Coradius International LLC, is willing to accept \$9586.00 to settle the above referenced account.

This offer requires that American Coradius International LLC receives your funds in the amount of \$9586.00 under the following terms:

- First Payment of 5830.00, due 06-08-12
- Second Payment of 3756.00, due 06-08-12

Should you choose not to accept this offer, the account balance may be periodically increased due to the addition of accrued interest or other charges as provided in the agreement with the original creditor or as otherwise provided by state law.

702.529.1011

If you wish to discuss this offer further, please contact our office at [Redacted] at your earliest convenience.

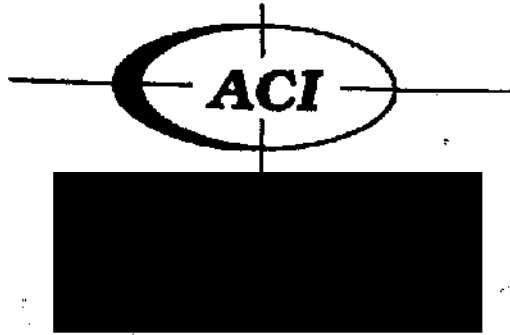
Upon clearance of your payment, we will notify our client so they can update their records accordingly.

Make your check or money order payable to:  
CITI

[Redacted]

Notice: Please see second page for important information.

**American Coradius International LLC**



Should you fail to meet the above arrangement as offered these payment terms will be cancelled and American Coradius International LLC will initiate collection on the entire outstanding balance.

Whenever \$600.00 or more in principal of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt 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.

Sincerely,

American Coradius International LLC  
A Professional Debt Recovery Agency

702 • 529 • 1011

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Calls to or from this company may be monitored or recorded for quality assurance purposes.



*American Coradius International LLC*