

CAWLEY & BERGMANN, LLC

55() Broad Street Suite 1001

Newark, NJ 07102

Office: 855-650-0323 Fax: 201-880-7679

Re: Current Creditor Cavalry SPV 1, LLC

Original Creditor: Citibank, N.A.

Balance Owed: \$7,800.26

Dear

This letter is to confirm that we have been authorized to settle this account for payment in the sum of \$4,680.00. That sum will be paid in 12 monthly payments of \$195.00.

Total Balance \$ 7,800.26

Total Settlement \$ 2,340.00

Difference of \$ 3,120.26

All agreed upon payments must be received by their due dates. Failure to satisfy the terms of this Settlement Plan may result in the revocation of all discounts and reinstatement of the original terms and conditions of your account. Please note that we are not obligated to renew this offer.

Once full payment has been received and the monies have cleared the bank system, this account will be considered "Settled with no further obligation." At that time, we will provide you with documentation of your payment for your records and, if our client is reporting your account to the credit reporting agencies, we will request they update the paid status of your account accordingly.

As always, we are pleased to help you resolve this issue in a mutually beneficial manner. If you have any questions, please call me at (855) 650-0323. Our hours of operation are Monday through Thursday 8:00 AM to 8:00 PM EST, and Friday 8:00 AM to 6:00 PM EST.