



CITIBANK N.A.
P.O. Box 790048
ST. LOUIS, MO 63179-9925

04/21/2022

[REDACTED]
[REDACTED]
[REDACTED]

THE HOME DEPOT CONSUMER Account Number ending in: [REDACTED]
Account Balance: **\$2,885.05**

Dear [REDACTED]

This letter confirms your agreement to the settlement we discussed regarding your THE HOME DEPOT CONSUMER account. By completing this settlement, you'll pay less than you actually owe on your account. As a reminder, below are the details of your accepted settlement.

You have agreed to pay the following Payment Amount on or before the following Payment Date:

<u>Payment Date</u>	<u>Payment Amount</u>
5/18/2022	\$1,155.00

Additional important information associated with this settlement:

- We must receive your mailed payment by the Payment Date shown above. Alternatively, you may call us by the Payment Date to make the payment by phone.
- The payment must be received and the settlement amount must be paid in full by the end of the agreed upon timeframe. If the full agreed upon settlement amount is not paid by the agreed upon timeframe, you will still be responsible for repaying the full unpaid balance on your account and we may continue collection activities.
- We may report account status and certain account information to credit bureaus, which may reflect on your credit report. Upon successful completion of the settlement agreement we will report your account as settled.
- Whenever \$600.00 or more of debt is written off, we may be required to report the amount of debt written off to the Internal Revenue Service as income to you. If we report an amount to the IRS, we will send you a 1099C. If you have any questions, please consult your tax advisor.

If you have any questions regarding this settlement agreement, please call us at the toll-free number shown below.

Payments to be sent to the following address:

Citibank, N.A.
PO Box 9001010
Louisville, KY 40290