



Office of the President
c/o Citicorp Credit Services, Inc. (USA)
P.O. Box 34577
Louisville, KY 40232

June 10 [REDACTED]

[REDACTED]
Immokalee, FL 34143

[REDACTED]

We recently received an inquiry on your behalf from [REDACTED], regarding your Sears Gold MasterCard account 5 [REDACTED], which is issued by Citibank (South Dakota), N.A. We appreciate your patience while we have reviewed your concerns.

Upon review of the cancelled check copy enclosed with the complaint, we were able to determine that the account number referenced was incomplete. In addition, the check referenced Credit Restoration Brokers, LLC as the owner of the checking account. Our payment center was unable to determine whose account the payment was intended for due to the lack of information provided with the check.

After investigating your concerns, we have been able to locate the \$100.00 payment in question and have applied it to your account. In addition, we have removed the past due payment history associated with this issue. We ask that you allow the credit-reporting agencies 30-45 days to update their records.

We certainly regret any inconvenience this matter may have caused. If you have any additional questions or concerns, please contact our office at the telephone number listed below. Our office hours are Monday through Thursday, 9:00 a.m. until 6:00 p.m. and Friday, 9:00 a.m. until 5:00 p.m., EDT.

Sincerely,

Crystal [REDACTED]
Presidential Communications
1-800-[REDACTED]
1-800-[REDACTED] Fax

cc: [REDACTED]

Federal Regulations Require the Statement Printed on the Reverse Side

[REDACTED]

11/20/01 10:00 AM