

Citibank (South Dakota), N.A. Customer Service Center P.O. Box 6500 Sioux Falls, SD 57117-6500

May 14, 2008

HRISTO L PETROV 3716 MARCHFIELD PL FORT WAYNE IN 46804-2630

ACCOUNT NUMBER

Dear HRISTO L PETROV:

Thank you for contacting our Customer Service Center.

Our records indicate that Mila G Gueorguieva was listed as an authorized user on the account number ending in 7797.

As the primary cardmember, you are responsible for payment of all charges made on this account by any past or present authorized users.

If you have any questions or are in need of further assistance, please call us toll free at 1-800-967-8500. If you are outside the United States, Canada, and Puerto Rico, you may call us collect at 605-335-2222.

Sincerely,

S. Larson

S. Larson Customer Service

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE 0/L0/600005/001/ID/CI/AM/2001/AIP0249 /I2008051470202459/99