

5/10/2019

Creditor: SANTANDER BANK N.A
Account number: *****
Reference number:

Balance: \$12,488.17

Dear

This is to confirm that we have been authorized by our client to accept \$6,244.09 as settlement in full on the above referenced account. We have agreed to the following payment schedule:

11 consecutive payments of \$520.00 are to be paid by the 28 th of each month beginning 5/28/2019 and to end on 3/28/2020.

\$524.09 is to be received by 4/28/2020

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at any time, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement. If you default on the terms of this settlement, all payment(s) received have been applied to the outstanding balance, which remains due in full.

Please keep this letter for your records. Should you have any questions please feel free to contact me at (866) 279-1041

Sincerely,

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

