



**Wells Fargo Bank, N.A.**  
N9777-112LL  
PO Box 5104  
Sioux Falls, SD 57117-5104

December 18, 2019

[REDACTED]  
[REDACTED]  
[REDACTED]

Subject: Confirmation of Settlement Agreement Terms for Account Ending In: 4782

Dear [REDACTED] :

We are writing to notify you of a change in the terms of your Wells Fargo account referenced above. NATIONAL DEBT RELIEF, acting on your behalf, has agreed to a settlement of your entire obligation on the account. We are sending you this letter to make sure you know what the terms of that settlement are.

**PLEASE UNDERSTAND THAT THIS LETTER IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY, AND IS NOT A REQUEST OR DEMAND FOR PAYMENT OF YOUR ACCOUNT, OR AN ATTEMPT TO COLLECT A DEBT FROM YOU.**

NATIONAL DEBT RELIEF has agreed that you will pay \$678.00 in order to satisfy your entire obligation for the account. This is 40.00% of the current balance on the account. We have agreed to the terms of this settlement.

Amount and timing of settlement payment or payments:

- Settlement Payment: \$25.00 to be paid no later than 12/31/2019.
- Settlement Payment: \$25.00 to be paid no later than 1/31/2020.
- Settlement Payment: \$25.00 to be paid no later than 2/29/2020.
- Settlement Payment: \$25.00 to be paid no later than 3/31/2020.
- Settlement Payment: \$25.00 to be paid no later than 4/30/2020.
- Settlement Payment: \$25.00 to be paid no later than 5/31/2020.
- Settlement Payment: \$25.00 to be paid no later than 6/30/2020.
- Settlement Payment: \$25.00 to be paid no later than 7/31/2020.
- Settlement Payment: \$25.00 to be paid no later than 8/31/2020.
- Settlement Payment: \$25.00 to be paid no later than 9/30/2020.
- Settlement Payment: \$25.00 to be paid no later than 10/31/2020.
- Settlement Payment: \$403.00 to be paid no later than 11/30/2020.

**Making your settlement payments**

Our understanding is that you have made arrangements to make payments to NATIONAL DEBT RELIEF, and that they will make the payment or payments outlined above to us on your behalf. However, if you wish to make payments directly to us instead, you can make payments in one of the following ways:

- **Online** 24 hours a day, 7 days a week by accessing [www.wellsfargo.com](http://www.wellsfargo.com) or on your mobile device at [www.wf.com](http://www.wf.com).
- **Call us** at 1-800-603-8203.
- **Mail** your payment to:  
Wells Fargo Bank, N.A.  
PO Box 9210  
Des Moines, IA 50306

### **What you need to know**

- In accepting this settlement we intend to discontinue collections. Upon receipt of valid funds, we will update our records to indicate the account is settled. Including in most circumstances reporting to the consumer reporting agencies that this account has been settled and charged off for less than the full balance.
- Your payment(s) are confirmation of this arrangement.
- Under certain circumstances, the IRS requires financial institutions to report whenever \$600 or more of principal is discharged in settlement of a debt. Thus, Wells Fargo may be required to report information about the settlement to the IRS.

### **We're here to help**

We're here to work with you. If you have questions, please call us at 1-800-603-8203. We are available to assist you:

- Monday through Thursday from 7:00 a.m. to 6:00 p.m. Central Time
- Friday from 7:00 a.m. to 4:00 p.m. Central Time

Thank you.

Wells Fargo Bank, N.A.

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