

**WELLS
FARGO**

Wells Fargo Service Center
Personal Credit Management Payment
Processing
MAC Q2132-0013
PO Box 94423
Albuquerque, NM 87199-9833

wellsfargo.com

01/06/2015

██████████
██████████
████████████████████
████████████████████

Original Balance: \$5,451.74

Settled for: \$2,725.87

Saved: \$2,725.87

50% Savings

Subject: **Your settlement proposal has been accepted.**

Account ending in ██████████

Payoff Balance: \$5,451.74 plus accrued daily interest and fees (if applicable).

Dear ██████████:

We are happy to inform you that your Settlement Offer has been accepted. This letter details the accepted proposal to settle the above referenced account in the amount of \$ 2,725.87. ←

To fulfill your commitment to this settlement agreement, the first payment of \$ 170.00 must be received by 01/27/2015. All additional Settlement Installment payments must be received by the Installment Due Dates listed below:

| <u>Settlement Installment Amount</u> | <u>Installment Due Date</u> |
|--------------------------------------|-----------------------------|
| \$ 170.00 x 15 pays | 02/27/15 – 03/29/16 |
| \$ 175.87 | 04/28/16 |

**NATIONAL
— DEBT RELIEF —**

By completing this payment plan, your account will be considered **settled in full** and you **will not be obligated to pay** the remaining balance.

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For your convenience, **you can make your payments over the telephone** by contacting one of our representatives at 1-800-241-0013 Monday through Thursday 7:00 a.m. to 9:00 p.m., Friday 7:00 a.m.

If you fail to fulfill the agreed upon payment schedule above, this settlement agreement will be null and void.

The Internal Revenue Service (IRS) requires financial institutions to annually report to the IRS discharges of debt in the amount of \$600 or greater. If you accept the settlement offer and it results in a discharge of \$600 or more of the principle balance due on your account, we may be required to report that amount to the IRS. Please contact your tax advisor with any questions.

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that information obtained will be used for that purpose.

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