



P.O. Box 790084
SL Louis MO 63179

| | |
|------------------|-------------------|
| Original Balance | \$16,533.70 |
| Settled for | \$6,615.00 |
| Saved | \$9,918.70 |

01/03/2013

11 Broadway Ste 1300
New York, NY 10004-1307

60% Savings

SETTLEMENT AGREEMENT Re: XXXX-XXXX-XXXX-9482
Current Balance: \$16,533.70

Dear [REDACTED]

U.S. Bank agrees to accept the sum of \$6,615.00 as settlement in full on the above referenced account number. This agreement is valid provided the settlement amount of \$6,615.00 is received no later than March 31, 2014.

The terms of the payment schedule are as follows:

| Amount | Payment Due Date | Amount | Payment Due Date | Amount | Payment Due Date |
|----------|------------------|----------|------------------|----------|------------------|
| \$441.00 | 01/31/13 | \$441.00 | 07/31/13 | \$441.00 | 01/31/14 |
| \$441.00 | 02/28/13 | \$441.00 | 08/31/13 | \$441.00 | 02/28/14 |
| \$441.00 | 03/31/13 | \$441.00 | 09/30/13 | \$441.00 | 03/31/14 |
| \$441.00 | 04/30/13 | \$441.00 | 10/31/13 | | |
| \$441.00 | 05/31/13 | \$441.00 | 11/31/13 | | |
| \$441.00 | 06/30/13 | \$441.00 | 12/31/13 | | |

If a payment is returned for non-payment, this settlement agreement will become null and void. If you fail to keep the terms of the settlement, prior payments applied to your account will not be refunded.

Upon successful completion of your settlement agreement, we will no longer attempt to collect on this debt and the account will be reported to the credit bureaus as settled in full. You may receive a 1099C IRS Form if the amount of debt forgiven under this settlement agreement meets or exceeds \$600.00. We recommend that you direct any specific questions regarding IRS tax reporting to your accountant or tax advisor.

Please contact me upon receipt of this letter at 1-800-308-3648.

Cordially,

Edgar F Parnell, Jr.
Retail Payment Solutions
1-800-308-3648 ext: 216-4054

This is an attempt to collect a debt and any information obtained will be used for that purpose.