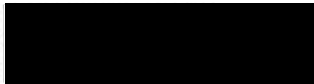




USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544



Enrolled Balance:	\$4,040.00
Current Balance:	\$4,014.32
Settlement Amount:	\$1,606.00
Settlement %:	39.75%
% Debt Reduction:	37.25%

November 29, 2017

Reference: Confirmation of Settlement Offer

Dear

This letter confirms the offer by USAA Federal Savings Bank (hereafter referred to as "USAA") to settle the following USAA loan account according to the terms and conditions described below.

Account ending in: 7327
Current balance: \$4,014.32

Terms and Conditions

Here is what you need to know about this offer:

- USAA must receive a total of \$1,606.00 or more than November 28, 2018, sent to the address on this letterhead.
- The payment check or draft must not be returned to us unpaid for any reason.
- Within 30 days after receipt of your payment, USAA will send a notice to the three major credit reporting agencies indicating the debt has been settled.
- USAA will request that the agencies update their records accordingly. The payment history will continue to be reflected on the credit reporting agencies' records.
- If the conditions imposed on you in this letter are met, USAA will forgive the remainder of the balance on the account.
- By making the payment, you indicate your agreement to the terms and conditions of this letter.
- You also agree to release USAA from any claims you have against USAA related to this account, subject to the terms and conditions outlined in this letter.
- USAA agrees to cease any further collection activity related to this account.

How to Contact Us

If you have questions, please call the Recovery Department at 800-531-2265, ext. 78386, from 8 a.m.-4 p.m. CT.

Thank you,
USAA Federal Savings Bank

