Enrolled Balance: \$2,842.40

Current Balance: \$12,129.48

Settlement Amount: \$1,400.00

Settlement %: 49.25%

% Debt Reduction: 29.75%

Loan Settlement Agreement

This Loan Settlement Agreement (the "Agreement"), made this 9th day of November, 2017 by and between ("Borrower") and CashCall, Inc. ("Lender") amends and supplements that certain promissory note executed by Borrower on or about December 13, 2013 evidencing an indebtedness of a principal balance of \$2,600.00 for CashCall Loan No.

In consideration of the mutual promises and agreements exchanged, the parties agree to compromise Borrower's indebtedness to Lender on the following terms and conditions:

- Borrower and Lender agree that the present amount due on the Note is \$12,129.48. This
 amount includes unpaid principal, unpaid accrued interest and applicable loan fees.
- 2. The parties hereby agree that Lender shall accept the sum of \$1,400.00 as full and complete payment on the Note. The delivery and acceptance of said payment in the manner prescribed herein shall serve as a complete discharge of all monies due under the Note.
- The payment contemplated hereunder shall be made in cash, bank check, wire transfer or valid check-by-phone funds according to the following payment schedule:

November 30, 2017	COCHOOL	\$50.00
December 29, 2017	COSTICOLL	\$122.00
January 30, 2018		\$122.00
February 28, 2018		\$122.00
March 30, 2018		\$122.00
April 30, 2018		\$122.00
May 30, 2018		\$122.00
June 29, 2018		\$122.00
July 30, 2018		\$122.00
August 30, 2018		\$122.00
September 09, 2018		\$122.00
To be paid in full no later than October 09, 2018		\$130.00
Total		\$1,400.00

4. Within 30 days of the clearance of the payments described above, Lender will notify all