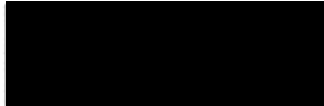


November 9, 2017




Enrolled Balance:	\$1,967.48
Current Balance:	\$2,098.70
Settlement Amount:	\$765.00
Settlement %:	38.88%
% Debt Reduction:	46.12%

Re: Nordstrom account ending in 3417

Dear

We are writing in regards to your Nordstrom account.

This is to confirm that Nordstrom will accept a settlement of \$765.00  above referenced account. This amount is to be paid in 1 installment, with the payment due by November 30, 2017. You will have fulfilled your commitments under this settlement agreement once Nordstrom confirms the final payment has cleared your checking account—generally 30 days from the date the final payment posts to the account. At that time, Nordstrom will consider the settlement agreement satisfied and will report the account to the following credit bureaus as a charged-off account settled for less than the full balance:

Equifax
PO Box 740241
Atlanta, GA 30374
800.685.1111

TransUnion
PO Box 1000
Chester, PA 19016
800.888.4213

Experian
PO Box 2002
701 Experian Pkwy
Allen, TX 75013
888.397.3742

If you do not comply with the terms of our settlement, or the total settlement amount is not received by November 30, 2017 this offer will no longer be valid and the account will report to the credit bureaus above as charge-off, bad debt.

Please contact our Account Services Department if you have any questions at your earliest convenience at 877.774.4389. Our representatives are available to assist you Monday-Thursday 7am-8pm, Friday 7am-7pm, Saturday 7am-5pm and Sunday 11am-5pm MST.

Sincerely,



Diane Collins
Account Services
Nordstrom Card Services

Subject to some exceptions, Nordstrom may be required to report the cancelled debt to the Internal Revenue Service. As a result, you may receive a Form 1099-C in January or February of next year. We encourage you to consult a tax advisor if you have any questions.