

|                          |               |
|--------------------------|---------------|
| Enrolled Balance:        | \$973.14      |
| Current Balance:         | \$1,901.52    |
| Settlement Amount:       | \$408.00      |
| Settlement %:            | 41.93%        |
| <b>% Debt Reduction:</b> | <b>35.07%</b> |

**Loan Settlement Agreement**

This Loan Settlement Agreement (the "Agreement"), made this 30th day of October, 2017 by and between [REDACTED] ("Borrower") and CashCall, Inc. ("Lender") amends and supplements that certain promissory note executed by Borrower on or about January 14, 2016 evidencing an indebtedness of a principal balance of \$2,600.00 for CashCall Loan No. [REDACTED] the "Note").

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 :

1. Borrower and Lender agree that the present amount due on the Note is \$1,901.52. This amount includes unpaid principal, unpaid accrued interest and applicable loan fees.
2. The parties hereby agree that Lender shall accept the sum of \$408.00 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.
3. The payment contemplated hereunder shall be made in cash, bank check, wire transfer or valid check-by-phone funds.
4. Within 30 days of the clearance of such payment, Lender will notify all agencies to which it regularly reports account data that the Borrower's account has been "SETTLED."
5. This compromise is expressly conditioned upon Lender receiving the payment contemplated herein in good funds no later November 6, 2017. If Borrower fails to make the payment by that date, or if any payment is returned unpaid, the original amount owed by Borrower will be reinstated in full, and shall be immediately due. In addition, all of the terms and conditions of the Note shall be reinstated and Lender shall be permitted to pursue any or all of its remedies available there under.
6. Borrower understands and agrees that Borrower may receive a form 1099-C Cancellation of Debt. Borrower acknowledges that he or she should consult with a tax advisor as this Agreement may have potential tax ramifications.
7. This Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns.



"Borrower" 

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Print Name: \_\_\_\_\_  
Date: \_\_\_\_\_  
Loan ID: [REDACTED]

"Lender" 

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Steve Klopstock  
Director of Collections  
CashCall, Inc.