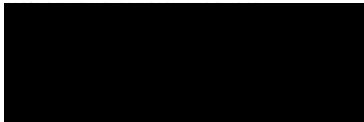




PO BOX 5227  
CINCINNATI, OH 45201

10/17/2017



|                          |               |
|--------------------------|---------------|
| Enrolled Balance:        | \$8,093.00    |
| Current Balance:         | \$9,287.71    |
| Settlement Amount:       | \$2,136.00    |
| Settlement %:            | 26.39%        |
| <b>% Debt Reduction:</b> | <b>55.61%</b> |

RE: U.S. Bank National Association ("U.S. Bank") Account Number: XXXXX6130  
Current Payoff Balance: \$9,287.71

Dear

This letter confirms our agreement to settle the above-referenced account for \$2,136.00.

To complete this settlement offer, your payment totaling \$2,136.00 must be received no later than 11/17/2017. If the payment is not received by 11/17/2017, the settlement offer will no longer be valid. Any payment received after the 11/17/2017 will be applied to the balance due and collection activity will continue on the remaining balance.

After the \$2,136.00 payment has cleared, the above-referenced account will be reported as settled in full, as applicable.

We recommend that you keep a copy of this settlement letter for your personal records.

Feel free to call with any questions or concerns. You may reach us at 1-877-457-3544 during normal contact hours between 8:00 a.m. and 9:00 p.m., EASTERN time.

Sincerely,

U.S. Bank National Association  
Consumer Banking Default Management  
RECOVERY  
1-877-457-3544



U.S. Bank is subject to certain IRS reporting requirements for debt forgiveness of \$600 or more. When required, U.S. Bank will report debt forgiveness on form 1099C. This is solely a filing requirement - U.S. Bank is not in a position to determine or advise you whether this will have any tax consequences. Please consult independent tax counsel of your own choosing if you desire advice about any tax consequence which may result from this settlement. Furthermore, settlements may negatively affect the signer and co-signer's credit score.