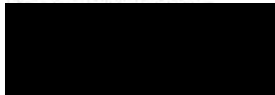




Wells Fargo Card Services  
 MAC N8235-040  
 7000 Vista Drive  
 West Des Moines, IA 50266

Enrolled Balance:	\$3,712.00
Current Balance:	\$3,236.95
Settlement Amount:	\$1,942.17
Settlement %:	52.32%
<b>% Debt Reduction:</b>	<b>24.68%</b>


11/17/2017




Attention:   
 Fax: 

Subject: Settlement offer on account ending in \*\*\*\*\*4039

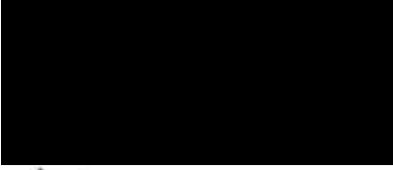
Client's Name: 

Balance: \$3,236.95 


Wells Fargo Bank will accept \$11/30/2017 (\$90.00) 12/31/2017 (\$926.00) 1/31/2018 (\$926.17)  settlement of the above amount owed if paid no later than the terms outlined below:

**Settlement Terms**

To take advantage of the opportunity to settle this debt, please have your client read this letter and acknowledge acceptance of all terms by signing in the space provided. Or, he or she may call the Wells Fargo Debt Settlement team at 1-800-603-8203 and verbally approve the terms with a representative.

Account holder Signature 

Date 11/28/17

Account holder Signature 

Date 11/28/17

**Payment mailing address is:**

Wells Fargo Card Services  
 MAC N8235-040 C&D  
 7000 Vista Drive  
 West Des Moines, IA 50266

**What you need to know:**

- In accepting this settlement we intend to discontinue collections. Upon receipt of valid funds, we will update our records to indicate the account is settled. Including in most circumstances reporting to the consumer reporting agencies that this account has been settled for less than the full balance.
- Any account considered for settlement, whether approved or not, will be permanently closed. Any rewards balances for this account will be forfeited and automatic bill pay or overdraft protection services will no longer be available.
- Your payment(s) are confirmation of this arrangement.

Wells Fargo Bank, N.A.

