



Enrolled Balance:	\$4,191.00
Current Balance:	\$5,048.24
Settlement Amount:	\$2,020.00
Settlement %:	48.20%
<b>% Debt Reduction:</b>	<b>30.80%</b>

Date:  
Account:

November 2, 2017  
\*\*\*\*3689



**Important Information Regarding Your Account: Action Required**

Dear

When our customers face financial difficulty we try to help whenever possible. Fifth Third Bank, in an effort to resolve the outstanding debt on your account, would like to offer you a settlement\*.

**What this means to you**

Currently the payoff balance of your loan is \$5,048.24. Fifth Third Bank is willing to accept \$2,020.00 as the settlement amount and will report the account as "charged off - account paid in full for less than full balance" to the credit bureaus.

If you are not interested and decline this settlement offer, the entire balance, along with additional interest and fees associated with the collection of this debt, will remain due per the contract dated April 17, 2014.

**What you need to do**

If you choose to accept this settlement offer, Fifth Third must receive the payments as shown below:

Payment Amount	On or before
\$100.00	11/25/2017
\$640.00	12/25/2017
\$640.00	01/25/2018
\$640.00	02/25/2018

You can make this payment by using one of the following payment methods:

Pay by Phone:	Call us to make your payment by phone at  Monday through Friday, 9 a.m. to 5 p.m., ET.
Mail:	Please make check payable to Fifth Third Bank and include the loan number check. Payments can be mailed to us at the following address: 