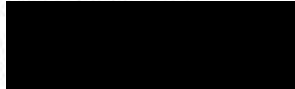


October 18, 2017



Enrolled Balance: \$2,605.00
Current Balance: \$2,232.27
Settlement Amount: \$1,005.00
Settlement %: 38.58%
% Debt Reduction: 38.42%

Account No.: [REDACTED]
Originated on: 01/29/2015
Loan Amount: \$8,000.00
Interest Rate: 25.80% (36 months)
Status: Late (31-120 days)
Outstanding Debt: \$2,232.27



Dear [REDACTED]

Lending Club ("Creditor") and [REDACTED] ("Debtor") hereby agree to settle the above named debt under the following terms and conditions:

1. The Creditor and Debtor agree that the current outstanding debt is **\$2,232.27** (balance amount).
2. Both the parties agree that Creditor will accept a sum of **\$1,005.00** by way of check as full repayment of the **\$2,232.27** ("Settled Amount"). All settlement terms herein are dependent upon receipt of payment. Creditor agrees to compromise the debt under the condition that the Settled Amount will be received as follows:

\$50.00 Due: 11/15/2017	\$100.00 Due: 12/15/2017	\$100.00 Due: 1/15/2018
\$100.00 Due: 2/15/2018	\$100.00 Due: 3/15/2018	\$100.00 Due: 4/15/2018
\$100.00 Due: 5/15/2018	\$100.00 Due: 6/15/2018	\$100.00 Due: 7/15/2018
\$155.00 Due: 8/15/2018		

3. The Settled Amount shall be considered as Settlement in full of the Debtor's loan and Creditor will take no further collection action regarding the outstanding debt amount.
4. If Debtor fails to pay the Settled Amount by terms outlined, the agreement shall be terminated immediately and Creditor shall immediately demand the outstanding amount owed by Debtor in full.
5. Each party acknowledges and agrees that each of them will bear their own costs, expenses, attorney fees and/or any other costs arising out of and/or connected with the negotiation, drafting and execution of this settlement.
6. Each party has read this settlement, has had adequate time to consider it and has had an opportunity to independently consult with an attorney, if so desired, prior to executing this settlement. Additionally, each party executes this settlement knowingly, voluntarily and of their own free will, not subject to duress, undue influence or inequality of bargaining power in connection with the negotiation or execution of this settlement.