

Inward Recovery Services
[REDACTED]

PO Box 982238
El Paso, TX 79998-2238

12/01/2017
[REDACTED]

Enrolled Balance:	\$25,533.55
Current Balance:	\$21,213.08
Settlement Amount:	\$9,865.00
Settlement %:	38.64%
% Debt Reduction:	43.36%

Regarding account number ending in [REDACTED]
[REDACTED]

This letter confirms our conversation and agreement to settle the above referenced account for less than the total amount owed.

What you need to know

The balance as of the date of this letter is \$21,213.08. We'll accept \$9,865.00 as a settlement on this account.

What you need to do

To accept this offer, you must make the first installment payment of \$823.00 by 12/30/2017. Future installments are due as listed:

<u>Due date</u>	<u>Payment amount</u>	<u>Due date</u>	<u>Payment amount</u>
01/31/2018	\$822.00	02/28/2018	\$822.00
03/31/2018	\$822.00	04/30/2018	\$822.00
05/31/2018	\$822.00	06/30/2018	\$822.00
07/31/2018	\$822.00	08/31/2018	\$822.00
09/29/2018	\$822.00	10/31/2018	\$822.00
11/30/2018	\$822.00		

To pay by phone, please call 888.647.6262, Monday through Thursday, 9 a.m. to 6 p.m. and Friday, 8 a.m. to 5 p.m. Eastern. If you prefer, you can mail a payment with your account number included to:

Business Card
PO Box 15796
Wilmington, DE 19886-5796

Overnight: Bank of America, Attn: Payment Services
900 Samoset Drive
DE5-023-03-02
Newark, DE 19713