



Enrolled Balance:	\$8,313.00
Current Balance:	\$8,313.37
Settlement Amount:	\$3,325.00
Settlement %:	40.00%
% Debt Reduction:	35.00%

Date: January 16, 2018
 Account: ****9647

Important Information Regarding Your Account: Action Required



Dear [Redacted]

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 \$ 8,313.37. Fifth Third Bank is willing to accept \$ 3,325.00 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.

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	01/31/18
\$ 230.00	02/28/18
\$ 230.00	03/30/18
\$ 230.00	04/30/18
\$ 230.00	05/31/18
\$ 230.00	06/29/18
\$ 230.00	07/31/18
\$ 230.00	08/31/18
\$ 230.00	09/28/18
\$ 230.00	10/31/18
\$ 230.00	11/30/18
\$ 925.00	12/31/18

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 [Redacted] Monday through Friday, 8 a.m. to 5 p.m., ET.
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LJDN 1149

Fifth Third Bank, Member FDIC. Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.