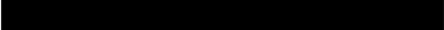


10-09-19



C/O 11 BROADWAY
SUITE 1600
NEW YORK NY 10004

Re: Account No: XXXXXXXXXXXX1000

Dear 

Per our conversation, you've agreed to pay the Full Settlement Amount as a settlement of the Balance Owed. Payment(s) will be reflected in the Balance Owed and Full Settlement Amount that are listed below.

This settlement offer is contingent upon timely payment. We will honor this offer if:
1. We receive the entire full settlement amount by:10-18-2020
2. Settlement payment(s) are made as follows:

\$165.00 BY 10/18/20

Balance Owed
\$1,172.99

Full Settlement Amount
\$165.00

Failure to remit timely payment for the Full Settlement Amount may result in further collection efforts to recover the Balance Owed.