



P.O. Box 5227
CN-OH-W15
Cincinnati, OH 45273-5227

January 17, 2020

[REDACTED]

RE: U.S. Bank National Association ("U.S. Bank") Account Number: XXXXX3195
Current Balance: \$9,400.32

Dear [REDACTED]

This letter confirms our agreement to settle the above-referenced account for \$3,385.00 by 02/17/2020. Your payment totaling \$3,385.00 must be received no later than 02/17/2020. After the \$3,385.00 settlement payment has cleared, the above-referenced account will be reported to any credit reporting agencies as settled for less than the full balance, as applicable.

If the \$3,385.00 settlement payment is not received by 02/17/2020, this settlement offer will expire and no longer be valid. Any payment received after 02/17/2020 will be applied to the balance due and collection activity will continue on the remaining balance.

Please keep a copy of this settlement letter for your personal records. If you have any questions or concerns, you may reach us at 1-877-457-3544 between 8:00 a.m. and 9:00 p.m., EASTERN time.

Sincerely,

U.S. Bank National Association
Consumer Banking Default Management
1-877-457-3544

Under some circumstances, U.S. Bank might be required to file a form 1099-C with the IRS when \$600 or more of debt is cancelled in a settlement. There are exceptions to this requirement, however, U.S. Bank and its representatives are not able to advise you if they apply to your case in particular, or provide tax advice in general. If you have any questions regarding your taxes, we suggest that you consult a tax professional.