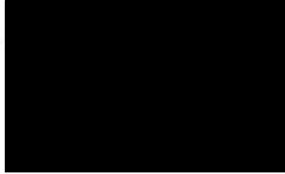


SPRINGLEAF
PO BOX 64
EVANSVILLE, IN 47708



Enrolled Balance:	\$1,896.00
Current Balance:	\$1,501.07
Settlement Amount:	\$751.00
Settlement %:	39.61%
% Debt Reduction:	35.39%

Account #: [REDACTED]

Subject: Settlement Confirmation Agreement

Dear Customer:



This letter confirms your agreement with Springleaf to pay the total amount of \$751.00 by 8/10/2015, which will be considered as a full settlement on the above referenced account. As part of this agreement, this loan has been permanently closed to future extensions of credit (if applicable).

Please remit payments to:

Mail to:
P.O. Box 64
Evansville, IN 47708

Springleaf overnight to: Springleaf
601 NW 2nd St
Evansville, IN 47708

If you fail to pay the agreed upon settlement amount in full by the final payment due date, or if a bank or finance company returns any portion of the payment, the settlement will no longer be valid.

Once all funds clear your bank and the proceeds are applied to your loan, it will be considered settled in full. Additionally, it will be reported to the four credit bureaus (Trans Union, Experian, Innovis and Equifax) as, "Settlement accepted on this account." If an amount greater than the enclosed offer is paid, it will be accepted for payment and will not entitle you to a refund unless the amount paid exceeds the actual balance owed.

Regulations of the New York Department of Financial Services require Springleaf to advise you of the following:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

1. Supplement Security Income, (SSI);
2. Social Security;

