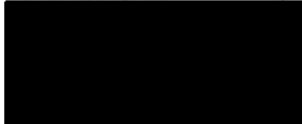




**Midland Credit
Management, Inc.**

2365 Northside Drive, Suite 300, San Diego, CA 92108



Current Owner: Midland Funding LLC
Original Creditor: Chase Bank USA, N.A.
Original Account Number: [Redacted]

MCM Account Number: [Redacted]
Current Balance: \$2,766.65
Payment Due Date: 08-28-2015

Enrolled Balance: \$2,767.00
 Current Balance: \$2,766.65
 Settlement Amount: \$1,245.00
 Settlement %: 44.99%
% Debt Reduction: 40.01%

08-06-2015



Congratulations on taking the first step to resolve this debt. This letter confirms the settlement arrangements on the above reference account, with an existing balance of \$2,766.65.

The settlement terms we have agreed to are as follows:

Agreed-Upon Payment Amount: \$1,245.00
 Initial Payment Amount: \$49.92
 Initial Payment Due Date: 08-28-2015
 Monthly Payment Amount: \$99.59
 Due Date: Last day of each month

ACTUAL STRUCTURE:

1 X \$50,
1 X \$100,
3 X \$365

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. If the payment instrument is returned "not paid" for any reason, this letter will be null and void. In the event you fail to make all payments on time and as agreed, this agreement will no longer be valid. After receiving your final payment, we will consider the account paid*.

Should you have any questions regarding your payment arrangement or for further information, please don't hesitate to call me at (800) 265-8825, Ext. 46538.

Sincerely,

C. Weber, Division Manager
(800) 265-8825, Ext. 46538

*If you pay your full balance, we will report your account balance, we will report your account as **Paid in Full** for I

