[redacted]

Enrolled Balance:	$1,097.00
Current Balance:	$1,413.53
Settlement Amount:	$570.00
Settlement %:	51.96%
% Debt Reduction:	**27.04%**

Settlement Agreement Confirmation

RE : YOUR ACCOUNT ENDING IN : «[redacted]»

Dear «[redacted]»:

We're writing to confirm your acceptance of our settlement agreement in the amount of $<570>. P[redacted]e review the details about this agreement below.

Important information about your settlement agreement

- If we settle this debt with you for less than the full outstanding balance, Chase may offer you less favorable terms in the future for some Chase products or services, or may deny your application.
- If your account is open, it will be closed and no longer available for use. If you haven't already done so, please destroy all the cards and access checks for your account.
- All interest, late, or over limit fees (excluding return check fees) will be stopped on this account until the settlement is finalized.
- If you exclude any other Chase credit card accounts from this settlement agreement, they may be reviewed for credit line reduction or account closure.
- We'll report your account to the credit reporting agencies to reflect a zero ($0.00) balance due and account paid in full for less than the full balance, after all required payments have successfully posted to your account.
- If the canceled debt on your account is $600 or more, we may be required to report it to the Internal Revenue Service (IRS) and you may receive an IRS Form 1099-C. If the canceled debt is $10,000 or more, all account holders responsible for payment of the debt may receive a Form 1099-C. Chase will issue a Form 1099-C based on IRS requirements for reporting canceled debt for the appropriate tax year.
- Please cancel any recurring payments set up prior to this settlement agreement, and any recurring charges that bill to this account.
- Any rewards points on the account at the time you accept the settlement will be forfeited.
- If you have a rewards program with one of our partner companies (such as an airline program), all points or miles we transferred to the partner's program belong to you.
- Points from a rewards program that requires you to use your account to redeem will be forfeited when you accept the settlement.
- You will continue to receive your monthly statement which may not reflect your scheduled settlement payments. Please disregard this while you are in the process of finalizing your settlement agreement.
- All efforts to collect on your account will stop as long as you meet the terms of your settlement agreement.
- We must receive a total amount of $<570> by the due dates provided in the payment schedule or your account will be considered in default of our agreement.
- If you don't successfully complete the terms of this agreement, we'll write off your account as a bad debt and may send it to a debt collection agency.

Here's your payment schedule:

Date Due	Payment Amount
«04/29/2016»	$«190»
«05/29/2016»	$«190»
«06/28/2016»	$«190»
Total Payments:	$«570»

CHASE