Education Financial Services
P.O. Box 5119
Sioux Falls, SD 57117-5119
1-888-299-4179
FAX: 1-800-456-0561

May 20, 2016

[redacted]

Enrolled Balance:	$42,261.00
Current Balance:	$42,917.55
Settlement Amount:	$9,000.00
Settlement %:	21.30%
% Debt Reduction:	**57.70%**

Subject: Important account information
Loan number: [redacted]

Dear [redacted]

This letter confirms your agreement to pay $9,000.00 a[redacted]tlement in full on the private student loan above. We have agreed to accept this settlement as described below:

Payment Due Date	Payment Amount Due
05/31/16	$50.00
06/30/16	$100.00
07/29/16	$100.00
08/31/16	$100.00
09/30/16	$100.00
10/31/16	$100.00
11/30/16	$100.00
12/30/16	$100.00
01/31/17	$100.00
02/28/17	$100.00
03/31/17	$100.00
04/28/17	$7,950.00
Total	**$9,000.00**

NATIONAL DEBT RELIEF

Upon receipt of good funds, we will report your loan to the credit reporting agencies as account paid in full for less than full balance. If we do not receive the agreed amount, your balance will revert to the full amount owing.

When sending payments to us, please write your loan number o[redacted]nd mail to:

WELLS FARGO

Wells Fargo Education Financial Services
P.O. Box 5119
Sioux Falls, SD 57117-5119

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.