

Enrolled Balance:	\$983.00
Current Balance:	\$1,731.90
Settlement Amount:	\$565.00
Settlement %:	57.48%
<b>% Debt Reduction:</b>	<b>19.52%</b>



June 8, 2015

Account # XXXX6507

FIFTH THIRD BANK, in an effort to resolve the outstanding debt, is offering you a settlement on the account referenced above. Please be advised that, from time to time, Fifth Third Bank offers for sale and sells delinquent loans to collection agencies. Before this occurs we would like to offer you a final chance to settle this debt with Fifth Third Bank for a reduced sum. Currently the payoff balance is \$1,731.90. Fifth Third Bank will accept \$565.00 and will report the account as "Settled in Full for Less Than Balance" to the credit bureau and cease all collection efforts.

Payments are to be made monthly with the first payment of \$100.00 received by June 30 2015, and each subsequent payment of \$232.50 received by the last business day of the respective month. The full amount of \$565.00 is to be paid no later than August 31, 2015.

If you decline this offer, we will continue to pursue the entire balance along with additional interest and fees associated with the collection, to the extent allowed by law, through whatever remedies may be available to us.

Please be advised that any unpaid amount over \$600.00 will be reported to the Internal Revenue Service as income and a 1099-C will be issued to you.

If the above referenced loan is secured by collateral, a lien release will be requested within 30 days of funds clearing.

If you have any questions feel free to contact us Monday thru Friday, 8 AM to 5 PM EST at (800) 652-5853.

See reverse side of this document for product mailing address.

Sincerely,

Matthew Lunn  
Fifth Third Bank  
Recovery Vendor Management  
Phone: 1-844-527-6436  
Fax: 616-653-2431

