



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

June 1, 2015



Enrolled Balance:	\$6,145.00
Current Balance:	\$6,254.19
Settlement Amount:	\$2,611.91
Settlement %:	42.50%
% Debt Reduction:	36.50%

Subject: Important account information
Loan number:

Dear

Wells Fargo would like to offer you a way to settle your private student loan above. Take advantage of the opportunity to settle your debt by paying \$2,611.91. Upon receipt and validation of funds, we will update your records to reflect your settlement and *take no further collection activities on the remaining amount.*

The Internal Revenue Service requires financial institutions to annually report all debts of \$600 or more that were discharged by mutual agreement between the institution and its customers. If the settlement amount you agree to pay results in a discharge of \$600 or more of the principal balance due on your account, Wells Fargo will report the settlement to the IRS. You may want to consider consulting your tax advisor as to any effect this may have on your financial situation.

Please consider the offer very carefully. We urge you to call today and take advantage of this opportunity.

If you have questions, please contact us at 1-888-299-4179, Monday through Thursday, 7:00 a.m. to 8:00 p.m.; and Friday, from 7:00 a.m. to 5:00 p.m. Central Time.

Thank you.

Jared Olivier
Recovery Department
Wells Fargo Education Financial Services
MJM/SS



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.

C&C 1408 (06-14)
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