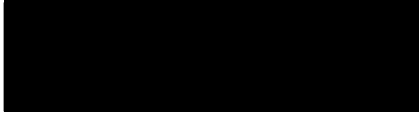


RONALD FORSTER - Adm. in NY Only
MARK A. GARBUS - Adm. in NY Only
EDWARD J. DAMSKY - Adm. in NY Only
JOEL D. LEIDERMAN - Adm. in NY Only

FORSTER & GARBUS LLP
A NEW YORK LAW FIRM
60 MOTOR PARKWAY
P.O. BOX 9030
COMMACK, NY 11725-9030
(631) 393-9400
Fax (631) 393-9490

ANNETTE T. ALTMAN - Adm. in NY Only
OLIVIA DEBELLIS - Adm. in NY Only
MICHAEL C. DIGIARO - Adm. in NY & NJ
RONALD J. FERRARO - Adm. in NY & NJ
MICHAEL J. FLORIO - Adm. in NY Only
AMY GAVLIK - Adm. In NY Only
TESS E. GUNTHER - Adm. In NY & CT
KEVIN M. KNAB - Adm. in NY Only
VALERIE E. WATTS - Adm. in NY Only

August 5, 2015



Enrolled Balance:	\$12383.00
Current Balance:	\$13494.51
Settlement Amount:	\$5398.00
Settlement %:	43.59%
% Debt Reduction:	35.41%

Re: TD Bank USA, N.A.—Creditor /Target Credit Card
Account No Ending in: 5439
Account ID: [REDACTED]
Original Balance: \$13,494.51
Settlement Amount: \$5,398.00



Dear Sir/Madam:

This will acknowledge that the above referenced account will be considered settled in full for the amount of \$5,398.00, based on our agreement of 08/05/2015, as long as our payments are made as follows:

A down payment of \$350.00 starting on 08/17/15. Consecutive (minimum) monthly payments of \$2,524.00 due 09/17/15 and final payment \$2,524.00 due 10/17/15.

If the above mentioned terms are not kept as described, this settlement agreement will become null and void and your account may be immediately charged off.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Make payments payable to "Target Card Services" and send to: Target Card Services, PO Box 660170 Dallas, TX 75266-0170 or you may walk in to any Target store and pay in person.



Very Truly Yours,
FORSTER & GARBUS LLP.

Peter Stamou
Peter Stamou Ext. 619
Collection Supervisor



Please note, we are required under federal law to advise you, that we are debt collectors and any information we obtain will be used in attempting collect this debt.