



Wells Fargo Bank, N.A.  
N9777-112LL  
PO Box 5104  
Sioux Falls, SD 57117-5104

January 8, 2022

KATELYN [REDACTED]

Subject: Confirmation of Settlement Agreement Terms for Account Ending In: [REDACTED]

Dear [REDACTED]

We are writing to notify you of a change in the terms of your Wells Fargo account referenced above. NATIONAL DEBT RELIEF, acting on your behalf, has agreed to a settlement of your entire obligation on the account. We are sending you this letter to make sure you know what the terms of that settlement are.

**PLEASE UNDERSTAND THAT THIS LETTER IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY, AND IS NOT A REQUEST OR DEMAND FOR PAYMENT OF YOUR ACCOUNT, OR AN ATTEMPT TO COLLECT A DEBT FROM YOU.**

NATIONAL DEBT RELIEF has agreed that you will pay \$3,577.42 in order to satisfy your entire obligation for the account. This is 40.000% of the current balance on the account. We have agreed to the terms of this settlement.

Amount and timing of settlement payment or payments:

Settlement Payment: \$3,577.42 to be paid no later than 01/31/2022.

**Making your settlement payments**

Our understanding is that you have made arrangements to make payments to NATIONAL DEBT RELIEF, and that they will make the payment or payments outlined above to us on your behalf. However, if you wish to make payments directly to us instead, you can make payments in one of the following ways:

- **Call us** at 1-800-603-8203
- **Mail** your payment to:  
Wells Fargo Bank, N.A.  
PO Box 77053  
Minneapolis, MN 55480-7753

**What you need to know**

- In accepting this settlement we intend to discontinue collections. Upon receipt of valid funds, we will update our records to indicate the account is settled. Including in most circumstances reporting to the consumer reporting agencies that this account has been settled and charged off for less than the full balance.
- Your payment(s) are confirmation of this arrangement.
- Under certain circumstances, the IRS requires financial institutions to report whenever \$600 or more of principal is discharged in settlement of a debt. Thus, Wells Fargo may be required to report information about the settlement to the IRS.

**We're here to help**

We're here to work with you. If you have questions, please call us at 1-800-603-8203. We are available to assist you:

- Monday through Thursday from 7:00 a.m. to 6:00 p.m. Central Time
- Friday from 7:00 a.m. to 4:00 p.m. Central Time

Thank you.

Wells Fargo Bank, N.A.

The content of this communication is solely intended for the individual(s) to whom it is addressed. Commercial and/or mass distribution or reproduction of the content of this letter, in whole or in part, including the proprietary company logo, is strictly prohibited.

*\*\*Note: This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.*

### **What You Need To Do**

- *All payments must be received on or before the due dates set forth above.*
- *Each payment **MUST** contain all of the following information:*
  - *your full, accurate and complete name and address; and*
  - *your full, accurate and complete credit card account number.*
- *Destroy all credit cards and checks associated with this account.*
- *Contact any merchants where you have set up automatic monthly payments and notify them that the account has been closed. All preauthorized or reoccurring transactions should be canceled immediately and no further transactions using your account should be attempted.*
- *Notify any online merchant accounts that maintain your account information for expedited checkout.*
- *Please keep this letter.*

*\*\*Note: If you fail to make any of the payments listed above, on or before the due dates referenced above, your payments will not be considered timely, and this settlement will no longer be in effect and your account will not be considered settled. Should any payment not contain all of the information required, this settlement will no longer be in effect and your account will not be considered settled.*

*If you have any questions or concerns, please call us toll-free at 1-866-456-0695. Our Account Managers are available Monday through Thursday from 8 a.m. to 11 p.m., Friday and Saturday from 8 a.m. to 11 p.m., and Sunday from 4 p.m. to 9 p.m., Eastern Time.*

*Sincerely,*

*cohkhutchins*