



10/02/2025

Account Number ending in: [REDACTED]

[REDACTED]  
ATTN: NATIONAL DEBT RELIEF  
180 MAIDEN LANE FLOOR 30  
NEW YORK, NY 10038

Dear [REDACTED]

This letter confirms our agreement to settle your INSTL LOAN-CNSMR account for \$3,432.32. By completing this settlement agreement, you will pay less than you actually owe on your account.

As a reminder, below are the details of our agreement:

You have agreed to an initial payment of \$286.02 due by 10/28/2025. The 10 subsequent payments in the amount of \$286.02 must be paid on or before the 28th of each month beginning 11/28/2025, with a final payment in the amount of \$286.10, due by 09/28/2026

Additional important information associated with this settlement:

- If you provide post dated payments, you will receive a notice reminding you of the planned payment amount prior to each payment being withdrawn from your checking account.
- If you do not schedule postdated payments, we must receive your mailed payment by each Payment Date required as provided above. Alternatively, you may call us by each Payment Date to make payments by phone.
- All payments must be received and the settlement must be paid in full by the agreed upon timeframes. If the full agreed upon settlement amount is not paid, you will be responsible for repaying the full unpaid balance on your account and we may continue collection activities.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit reports. Upon successful completion of the settlement we will report your account as settled.
- Whenever \$600 or more of debt is discharged, we may be required to report the principal amount of discharged debt to the Internal Revenue Service as income to you. If we report the amount of discharged debt to the IRS on Form 1099-C, we will issue the recipient copy of the Form 1099-C to you. If you have any questions, please consult your tax advisor.