40% Settlement!

COMENITY BANK

| May 20, 2020 |
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| |
| C/O START NEW FINANCIAL |
| Account number: |
| Dear, Inc. 1988 |
| A recent review of your OLD PUEBLO TRADERS Account indicates a balance of \$1568.92, which is being reported to one or more credit bureaus as an unpaid, non charged-off account. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$627.57, which is 40 % of your outstanding balance. |
| The settlement amount must be made in 1 payment, Received on or before 5/28/2020. Once your payment is received, and your funds clear, we will notify the |
| appropriate credit reporting agencies that you have settled this account in full. In order to |
| take advantage of the settlement savings being offered, please call me today at |
| to authorize payment by phone or to discuss your financial situation. |
| Agreed payment amounts and dates: |
| \$627.57 <i>5</i> /28/2020 |
| |
| Sincerely, |
| Settlement Specialist, |