

**StartNew**
FINANCIAL

Start New Financial
5366 Plainfield Ave, NE, Suite B
Grand Rapids, MI 49525
Toll-Free: 800-320-9083
Fax: 888-709-5951

40% Settlement!

CLIENT NAME: [REDACTED]

Creditor Name: Navy Federal Credit Union

Account Number: [REDACTED]

Balance: \$28,538.18

Settlement Offer: \$11,416

Due Date	Creditor Payment Amount
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10/31/21	\$11,416
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Upon successful tendering of all funds, Heights Finance has agreed to update their records to reflect that this account has been settled in full for less than the full balance.

Navy Federal Credit Union Representative Name: [REDACTED]

Navy Federal Credit Union Representative Signature: [REDACTED]

Date: 10/4/2021

Start New Financial Representative Name: [REDACTED]

Date: 10/04/2021