



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

06/07/2021

60% Settlement!

[REDACTED]
[REDACTED]
MIAMI, FL 33193 [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. Start New Financial, 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.

Start New Financial has agreed that you will pay \$1,428.67 in order to satisfy your entire obligation for the account. This is 60.000% 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: \$476.67 to be paid no later than 06/18/2021.

Settlement Payment: \$476.00 to be paid no later than 07/18/2021.

Settlement Payment: \$476.00 to be paid no later than 08/18/2021

Making your settlement payments

Our understanding is that you have made arrangements to make payments to Start New Financial, 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:

- **Online** 24 hours a day, 7 days a week by accessing www.wellsfargo.com or on your mobile device at www.wf.com.
- **Call us** at [REDACTED]
- **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 for less than the full balance.
- Any account considered for settlement, whether approved or not, will be permanently closed. Any rewards balances for this account will be forfeited and automatic bill pay or overdraft protection services will no longer be available.
- Your payment(s) are confirmation of this arrangement.

CDSCSIF (05/2020)