



Wells Fargo Consumer Credit Solutions

[Redacted]

December 23, 2013

DEBT HELP
1103 SCHROCK RD
STE 106
COLUMBIA, OH 43229-

Subject : Settlement offer on credit card account number ending in [Redacted]

Client's Name: [Redacted]

Account Balance: \$5,198.74

Wells Fargo will accept \$2,599.38 as settlement of the account balance noted above. The settlement will be paid in 6 payments: \$433.23 by December 31, 2013; \$433.23 by January 31, 2014; \$433.23 by February 28, 2014; \$433.23 by March 31, 2014; \$433.23 by April 30, 2014; \$433.23 by May 31, 2014.

Wells Fargo will not process or complete settlements negotiated by a third-party on our customers' behalf unless all terms within this letter are acknowledged by the customer. Please have your client acknowledge acceptance of all terms by signing in the space provided below and mail or fax the signed letter to:

[Redacted]

Upon receipt of the full/final settlement payment, we will update our reporting to consumer reporting agencies to which we report to indicate that the account has been settled in full and take no further action on the remaining amount.

The Internal Revenue Service requires financial institutions to annually report to the IRS all debts in excess of \$600 that were discharged by mutual agreement between institutions and their customers. If the settlement amount results in a discharge of \$600 or more of the principle balance due on the account, we may be required to report that amount to the IRS via IRS Form 1099C. A copy of this form will be provided.

NOTICE: SEE PAGE TWO (2) FOR IMPORTANT INFORMATION