



Wells Fargo Card Services
PO Box 9210
Des Moines, IA 50306

14%

9/10/15

ATTN: MICHAEL SININSKY
C/O LAW OFFICES OF KENNETH H DRAMER P.C.
PLEASE FORWARD PAYMENT TO: RECOVERY ACCOUNTING, PO BOX 45038,
JACKSONVILLE, FL 32231-5038

RE: Settlement Offer on credit card account number ending in [REDACTED]

Client's Name: [REDACTED]

Balance: \$10482.45

Wells Fargo Card Services will accept \$ 1500 as settlement of the above amount owed if paid no later than 10/10/15. To take advantage of the opportunity to settle this debt, please have your client read this letter and acknowledge acceptance of all terms by signing in the space provided.

- 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 that you agree to pay results in a discharge of more than \$600 of the principal balance due on your account, we will report the settlement to the IRS.
- Wells Fargo will report this account with the major Consumer Reporting Agencies to reflect "Account paid in full for less than the full balance" on the credit bureau file and take no further action on the remaining amount.

Wells Fargo Card Services 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 debtor(s). Please have your client sign and return this letter to the return address noted above, verifying that you and your client have read and understand the terms of the settlement offer. Payments made absent this signed form will be applied as payment on the entire balance listed above and we will continue all collection activities allowed us by law for the remaining balance.

Customer Signature _____

Date _____

If you have any other questions, please feel free to contact me at 1-800-272-1514, Monday through Friday, 8 a.m. to 9 p.m. My fax number is 1-515-222-8889.

Sincerely,
PENNY BRAHMS
Recovery Specialist
Wells Fargo Card Services

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

The content of this communication is solely intended for the individual(s) to whom it is addressed. Commercial and/or mass distribution or reproduction of the content, in whole or in part, of this letter including the proprietary company logo is strictly prohibited.