

FMA Alliance, LTD.	12339 Cutten Rd. Houston, TX 77088
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04/16/2015



22%

OCEANSIDE, NY 115725431

Creditor:	Lexus Financial Savings Bank
File #:	[REDACTED]
Balance:	\$8465.30 as of 04/16/2015

Dear [REDACTED]

This confirms our agreement to settle your account in the amount of \$1900.00. If you fail to make payment(s) as scheduled or if a payment is returned as unpaid, then your settlement arrangement will be cancelled and this will result in the entire balance being due. Scheduled payment(s) are as follows:

Amount	Payment Due Date	Amount	Payment Due Date	Amount	Payment Due Date
\$1900.00	04/30/15	\$		\$	
\$		\$		\$	
\$		\$		\$	
\$		\$		\$	

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement.

If the principal amount to be forgiven under a settlement equals \$600.00 or more, Contractor must notify Account Holder that a Form 1099-C may be filed. Contractor will document notice of a possible Form 1099-C within its collection notes.

If you have any questions please feel free to contact us at 888-327-9126. The call back person is Keith Robert Griffin or one of his/her team members. This letter is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City Residents: New York City Department of Consumer Affairs License Number 1034196-Houston, Texas

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI) 2. Social