



**Bank**

America's Most Convenient Bank®

December 28, 2015

██████████ Thomas  
██████████  
Brooklyn, NY 11210



RE: Your TD Bank account ending in: ██████████

Dear ██████████ Thomas,

We're committed to keeping you informed about your accounts and relationship with us. Today, we're writing with information about settling your account.

**Please make the following payment to settle your account.**

This letter confirms we will consider your account settled upon receiving your payment of \$225,000 by January 28, 2016.

Please make all payments payable to: TD Bank. Be sure to include your account number on your check. Send to the following:

Regular mail: TD Bank  
Payment Processing  
P.O. Box 16029  
Lewiston, ME 04240

Overnight Mail: TD Bank  
Payment Processing  
140 Mill Street  
Lewiston, ME 04240

**We're here for you.**

If you have any questions, please feel free to call our Recovery Department at 1-800-354-9769, Monday through Friday, 8am - 9pm, or Saturday, 8am - 5pm. Thank you for your cooperation.

Sincerely,

Michael Goins  
Senior Vice President

**Note:** If the principal amount forgiven as part of your settlement was greater than \$600, we are required to file Form 1099-C with the IRS. The IRS may treat the forgiven debt as income and you may owe income taxes. This may therefore have tax implications for you. If you have questions regarding this process, please consult your tax advisor.

**IMPORTANT NOTICE:** PLEASE BE ADVISED THAT TD BANK, N.A. HAS NOT RECEIVED ANY NOTICE (ACTUAL, CONSTRUCTIVE, OR OTHERWISE) INDICATING THAT ANY RECIPIENT HEREOF IS SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE BANKRUPTCY CODE, 11 U.S.C. § 362, OR HAS RECEIVED A DISCHARGE UNDER APPLICABLE FEDERAL BANKRUPTCY LAWS. IF ANY RECIPIENT HEREOF HAS RECEIVED A DISCHARGE OR HAS SOUGHT RELIEF UNDER FEDERAL BANKRUPTCY LAWS, PLEASE BE FURTHER ADVISED THAT THIS LETTER CONSTITUTES NEITHER A DEMAND FOR