



ZWICKER & ASSOCIATES, P.C.  
ATTORNEYS AT LAW

LAW OFFICES OF KENNETH DRAMER  
626 RXR PLAZA-WEST TOWER 6TH FLOOR  
UNIONDALE, NY 11556

50%  
12 PAYMENTS

THIS LAW FIRM  
EMPLOYS ONE  
OR MORE  
ATTORNEYS  
ADMITTED TO  
PRACTICE IN  
THE FOLLOWING  
STATES:

- ALASKA
- ARIZONA
- CALIFORNIA
- COLORADO
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- INDIANA
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- NEW HAMPSHIRE
- NEW JERSEY
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- PENNSYLVANIA
- RHODE ISLAND
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

Personal and Confidential

Your client: LINDA [REDACTED] 05/08/18  
Creditor: SOFI CONSUMER LOAN PROGRAM GRANTOR TRUST 2016-2  
Original Creditor: SOFI LENDING CORP.  
Account number ending in: [REDACTED] 1,2,3,4 File ID: [REDACTED]

Dear Counselor:

This letter will confirm that our client, SOFI CONSUMER LOAN PROGRAM GRANTOR TRUST 2016-2, has agreed to accept \$33489.00 (the "agreed settlement amount") as settlement in full of the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule on the second page of this letter on or before the date specified, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth in the payment schedule on the second page of this letter, (1) we will advise our client that the account is settled in full; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens.

If each payment set forth in the payment schedule on the second page of this letter is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

<sup>1</sup> This firm is a debt collector.  
<sup>2</sup> This firm is attempting to collect a debt and any information obtained will be used for that purpose.  
<sup>3</sup> Important notices appear on the back of this letter. Please read them as they may affect your rights.  
<sup>4</sup> Colorado residents: please read important notice on the back of this letter.

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