

04/18/2018

[REDACTED]
[REDACTED]
BROOKLYN, NY 11229



Dear: [REDACTED]

Santander Bank, N.A. is willing to accept a settlement in the amount of **\$13,430.57** to resolve the balance of your account. Monthly payments as outlined on your Payment Schedule for account number [REDACTED] will be due until the settlement amount is paid.

What do I need to know?

- The reverse side of this letter contains a schedule of all payments in this agreement
- After two missed payments this agreement is no longer valid and will be canceled
- After the settlement amount is paid in full the account will be reported to the credit agencies as "charged off account now settled for less than full balance"
- The signature form must be returned signed by all parties on the account

What happens next?

- Our Servicing Department will release any applicable Santander Bank, N.A. lien held in relation to this account once all settlement funds have been posted to the account

How do I contact you?

You may contact Collections Operations at 1-800-877-391-6371 or to access TTY/TDD, please call 1800-428-9122.

Hours of Operation:

- Monday through Thursday 8:00AM to 8:00PM EST
- Friday 8:00AM to 6:00PM EST
- Saturday 8:00AM to 1:00PM EST

The enclosed letter contains details how to make payments and other important information

Sincerely,

Miguelina Candelario
Collections Operations
Santander Bank, N.A

Payment Schedule

Payment	Amount	Due
1	\$573.57	05/28/2018
2	\$559.00	06/28/2018
3	\$559.00	07/28/2018
4	\$559.00	08/28/2018
5	\$559.00	09/28/2018
6	\$559.00	10/28/2018
7	\$559.00	11/28/2018
8	\$559.00	12/28/2018
9	\$559.00	01/28/2019
10	\$559.00	02/28/2019
11	\$559.00	03/28/2019
12	\$559.00	04/28/2019
13	\$559.00	05/28/2019
14	\$559.00	06/28/2019
15	\$559.00	07/28/2019
16	\$559.00	08/28/2019
17	\$559.00	09/28/2019
18	\$559.00	10/28/2019
19	\$559.00	11/28/2019
20	\$559.00	12/28/2019
21	\$559.00	01/28/2020
22	\$559.00	02/28/2020
23	\$559.00	03/28/2020
24	\$559.00	04/28/2020
Amount Paid at End of Plan	\$13,430.57	