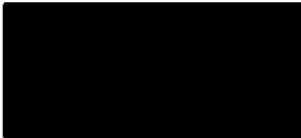


Fifth Third Bank
 1830 East Paris SE
 MD RSCB3E-RC
 Grand Rapids MI 49546



FIFTH THIRD BANK



Date: October 21, 2019
 Account:

Important Information Regarding Your Account: Action Required

Dear

When our customers face financial difficulty we try to help whenever possible. Fifth Third Bank, in an effort to resolve the outstanding debt on your account, would like to offer you a settlement*.

What this means to you

Currently the payoff balance of your loan is \$ 21,206.24. Fifth Third Bank is willing to accept \$ 8,483.00 as the settlement amount and will report the account as "charged off - account paid in full for less than full balance" to the credit bureaus.

If you are not interested and decline this settlement offer, the entire balance, along with additional interest and fees associated with the collection of this debt, will remain due per the contract dated August 28, 2007.

What you need to do

If you choose to accept this settlement offer, Fifth Third must receive the payments as shown below:

Payment Amount	On or before
\$ 50.00	11/21/19
\$ 700.00	12/23/19
\$ 700.00	01/21/20
\$ 700.00	02/21/20
\$ 700.00	03/23/20
\$ 700.00	04/21/2
\$ 700.00	05/21/20
\$ 700.00	06/22/20
\$ 700.00	07/21/20
\$ 700.00	08/21/20
\$ 700.00	09/21/20
\$ 1,433.00	10/21/20