

04/10/2012

DMB Financial  
Attention: [REDACTED]**RE: Settlement Offer on credit card account number ending in [REDACTED]****Client's Name:** [REDACTED]**Balance:** \$5,649.40

Wells Fargo Financial National Bank will accept \$ 2,486.00 as settlement of the above amount owed, payable in three (3) payments. The first payment of \$2,000.00 is due no later than 04/27/2012, the second payment of \$243.00 is due no later than 05/27/2012, and the third payment of \$243.00 is due no later than 06/27/2012. This settlement agreement will be void should your client fail to make any of the settlement payments when due. To take advantage of the opportunity to settle this debt, please have your client read this letter and acknowledge acceptance of all terms by signing in the space provided.

- The Internal Revenue Service requires financial institutions to annually report to the IRS all debts in excess of \$600 that were discharged by mutual agreement between institutions and their customers. If the settlement amount that you agree to pay results in a discharge of more than \$600 of the principal balance due on your account, we will report the settlement to the IRS.
- Wells Fargo will report this account with the major Consumer Reporting Agencies to reflect "Account paid in full for less than the full balance" on the credit bureau file and take no further action on the remaining amount.
- *Important note: Acceptance and completion of this agreement will be a final resolution on your account. Failure to execute on this arrangement as noted above may result in your account being charged off, regardless of account status. If this is not your intent or you question your ability to execute on this arrangement, please contact us immediately.*

Wells Fargo Financial National Bank will not process or complete settlements negotiated by a third-party on our customers' behalf unless all terms within this letter are acknowledged by the debtor(s). Please have your client sign and return this letter to the return address noted above, verifying that you and your client have read and understand the terms of the settlement offer. Payments made absent this signed form will be applied as payment on the entire balance listed above and we will continue all collection activities allowed us by law for the remaining balance.

The laws of some states require us to inform you that this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately and destroy this message. Thank you for your cooperation.

In the event that you do not wish to receive information by facsimile from Wells Fargo Financial National Bank you may contact us at [REDACTED] to advise us that you no longer wish to receive facsimiles.

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Together we'll go far

