



Northland Group Inc.

Payment Address: [REDACTED]

Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2

May 21, 2012

[REDACTED]

RE: Northland Account No: [REDACTED]
Original Account No: [REDACTED]
Current Balance: \$13589.71 Settlement: \$6795.00
Creditor: USAA FEDERAL SAVINGS BANK

Dear [REDACTED]

This letter confirms our settlement agreement on the above referenced account. The completion of the scheduled payments below will constitute payment of the settlement.

- \$5.00 is due in our office by 05/31/12
- \$5.00 is due in our office by 06/30/12
- \$5.00 is due in our office by 07/31/12
- \$5.00 is due in our office by 08/31/12
- \$5.00 is due in our office by 09/30/12
- \$5.00 is due in our office by 10/31/12
- \$1127.50 is due in our office by 11/30/12
- \$1127.50 is due in our office by 12/31/12
- \$1127.50 is due in our office by 01/31/13
- \$1127.50 is due in our office by 02/28/13
- \$1127.50 is due in our office by 03/31/13
- \$1127.50 is due in our office by 04/30/13

Each payment must be received by the due date listed above. If you skip a payment, or are late on a payment, we reserve the right to treat your breach of this agreement as a cancellation of the settlement arrangement. We are not obligated to renew this offer. Upon full completion of the payment schedule, we will issue you a settlement letter stating the account is satisfied, and has been closed in our office.

Please contact your representative below with any questions.

Sincerely, [REDACTED]

Collection Associate

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion of it, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

NOTICE: The Internal Revenue Service may require financial institutions to file a Form 1099-C (Cancellation of Debt) to report the discharge of indebtedness of \$600 or more.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.