



Midland Credit Management, Inc.

Phone: [REDACTED]  
Hours of Operation

M – Th: 6:00am – 7:00pm PST  
Fri: 6:00am – 4:30pm PST  
Sat: 6:00am – 2:00pm PST  
Sun: 5:00am – 1:30pm PST

**SETTLED  
ONE MAIN  
45%**

**Account Information:**

Original Creditor: Onemain Financial Group, LLC  
Original Account Number: [REDACTED]  
MCM Account Number: [REDACTED]  
Current Balance: \$8,985.26  
Current Owner: Midland Funding LLC  
Payment Due Date: 07-31-2017

07-07-2017

Dear [REDACTED]

Congratulations on taking the first step to resolve this debt. This letter confirms the settlement arrangements on the above reference account, with an existing balance of \$8,985.26.

The settlement terms we have agreed to are as follows:

Agreed-Upon Payment Amount: \$4,044.00  
Initial Payment Amount: ~~\$100.00~~  
Initial Payment Due Date: 07-31-2017  
Monthly Payment Amount: ~~\$98.60~~  
Due Date: Last day of each month

ACTUAL  
STRUCTURE  
5 X \$100,  
4 X \$600,  
1 X \$1144

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. If the payment instrument is returned "not paid" for any reason, this letter will be null and void. In the event you fail to make all payments on time and as agreed, this agreement will no longer be valid. After receiving your final payment, we will consider the account paid\*.

Should you have any questions regarding your payment arrangement or for further information, please don't hesitate to call me at [REDACTED]

Sincerely,

[REDACTED]

REMINDER
All ACH payments
Must be sent 3 business days
Prior to due date

\*If you pay your full balance, we will report your account as **Paid in Full**. If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance**.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**  
*Please tear off and return lower portion with payment.*

Payment Certificate

MCM Account Number: [REDACTED]  
Current Balance: \$8,985.26  
Amount Due: \$4,044.00

Payment Due Date: 07-31-2017

Payment Options:

1. Make Check Payable to: Midland Credit Management, Inc.
2. Money Gram: Receive Cod [REDACTED]
3. Western Union City Code: MCM, State Code: CA
4. Pay by Phone [REDACTED]

**mcm** Midland Credit Management, Inc.  
[REDACTED]