

D & A Services

Web: [REDACTED]

Hours of Operations: M-Th 8 am - 8 pm CST

Fri 8 am - 5 pm CST

Sat 8 am - 12 pm CST

**SETTLED
COMENITY BANK
40%**

April 17, 2017

Re:

Current creditor: JH Portfolio Debt Equities LLC

Original creditor: Comenity Bank

Reference #: [REDACTED]

Debt Balance: \$2,650.19

D&A # [REDACTED]

Settlement Amount: \$1,061.00

Dear [REDACTED]

This letter is the proposed settlement agreement in response to your discussion with our office on 04/17/2017 regarding the above referenced debt to our client, JH Portfolio Debt Equities LLC . On behalf of our client, our office has been authorized to accept the following as settlement in full:

\$50.00 due by 04/27/2017
\$50.00 due by 05/29/2017
\$50.00 due by 06/27/2017
\$50.00 due by 07/27/2017
\$100.00 due by 08/28/2017
\$100.00 due by 09/27/2017
\$100.00 due by 10/27/2017
\$100.00 due by 11/27/2017
\$200.00 due by 12/27/2017
\$261.00 due by 01/29/2018

Payments may be made through ACH, check or money order. If paying by ACH, in accordance with our agreement, payments will be processed by D & A Services on the above referenced dates. If paying by check or money order, please make payments payable to D & A Services and write your account number on the check or money order.

Upon receipt of all above payments the above referenced account will be settled in full. However, failure to honor any of these stipulations will render this arrangement offer null and void. Your balance will revert back to the original amount, less any payments made thereon.

Regards,
D & A Services