

[REDACTED]
[REDACTED]
[REDACTED]

January 13, 2017

[REDACTED]

[REDACTED]

Fax [REDACTED]

RE: [REDACTED]

[REDACTED]

Account Number Ending: [REDACTED]

Balance: \$3,680.25

**SETTLED
FIRST NATIONAL BANK
OMAHA
30%**

Dear [REDACTED]

In response to your settlement request, we will settle the above account for the amount of \$1,104.00 in three (3) payments of \$368.00 per month due January 27, 2017, February 27, 2017, and March 27, 2017.

Please call the office to do a payment by phone.

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2018. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at [REDACTED]

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

Office Hours: Monday–Tuesday 7:00AM–8:45PM, Wednesday–Thursday 7:00AM–10:45PM, Friday 7:00AM–4:45PM, Saturday 8:00AM–4:00PM, and Sunday 12:00PM–4:00PM CST.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.