



Midland Credit
Management, Inc.

Phone:
Hours of Operation

Tel: [REDACTED]
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

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Account Information:

Original Creditor: Synchrony Bank
Original Account Number: [REDACTED]
MCM Account Number: [REDACTED]
Current Balance: \$3,154.04
Current Owner: Midland Funding LLC
Payment Due Date: 01-31-2017



01-27-2017

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 \$3,154.04.

The settlement terms we have agreed to are as follows:

Agreed-Upon Payment Amount: \$1,420.00
Initial Payment Amount: \$142.00
Initial Payment Due Date: 01-31-2017
Monthly Payment Amount: \$142.00
Due Date: Last day of each month

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]
[REDACTED]

*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

Payment Options:

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

MCM Account Number: [REDACTED]
Current Balance: \$3,154.04
Amount Due: \$1,420.00

Midland Credit Management, Inc.



[REDACTED]
[REDACTED]

Payment Due Date: 01-31-2017