

RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, LLC  
ATTORNEYS AT LAW

[Redacted]  
[Redacted]  
[Redacted]

ATTORNEY DIRECT NO. [Redacted]  
FAX: [Redacted]  
ATTORNEY DIRECT FAX [Redacted]  
[Redacted]  
[Redacted]

January 9, 2017



Re: SETTLEMENT AGREEMENT  
[Redacted]

Creditor to Whom the Debt is Owed: TD Bank USA, N.A. as successor in interest to TARGET NATIONAL BANK  
Account No.: [Redacted]  
Our File Number: [Redacted]  
Account Balance: \$16,374.73

Dear [Redacted]

This letter agreement shall confirm that Consumer [Redacted] ("Consumer"), has agreed to pay and Creditor TD Bank USA, N.A. as successor in interest to TARGET NATIONAL BANK ("Creditor"), has agreed to accept the total sum of \$8,188.00 as full and final settlement of the above-referenced account.

Consumer agrees to make payments pursuant to the payment schedule set forth below:

PAYMENT ARRANGEMENT: YOU AGREE TO PAY THE TOTAL OF \$8,188.00 TO SATISFY THE ACCOUNT.	
PAYMENT AMOUNT	DUE DATE
16 Payment(s) in the amount of \$300.00.	The first payment under this arrangement is due <b>January 30, 2017</b> . All subsequent payments are due on the <b>30th</b> of each month there after.
8 Payments(s) in the amount of \$423.50.	The first payment under this arrangement is due <b>May 30, 2018</b> . All subsequent payments are due on the <b>30th</b> of each month there after.

As part of this agreement, Consumer admits that he/she entered into an agreement for the above-referenced account and failed to mail all payments owed under the account [Redacted] of \$16,374.73 on said account. Consumer agrees to resolve the account pursuant to the terms set forth herein. Consumer understands that [Redacted] may rely upon the acknowledgment of [Redacted] in this agreement in the event Consumer defaults on the terms of this agreement. In the event of default by the Consumer, the total balance owed on the account, less credit for any payments, will be due and owing.