

RAUSCH, STURM, ISRAEL, ENERSON & HORNIK, LLC

ATTORNEYS AT LAW

[REDACTED]

ATTORNEY DIRECT [REDACTED]  
ATTORNEY DIRECT [REDACTED]

January 10, 2017



[REDACTED]

Via - [REDACTED]

Re: **SETTLEMENT AGREEMENT**  
**FRANKIE D LOVE**  
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: \$1,153.90

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 \$577.00 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: TOTAL OF \$577.00 PAID IN 6 PAYMENTS:	
PAYMENT AMOUNT	DUE DATE
\$96.20	January 30, 2017
\$96.16	By the 30th of each month beginning on February 28, 2017
FINAL PAYMENT AMOUNT	FINAL PAYMENT DUE DATE
\$96.16	June 30, 2017

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. Consumer admits that he/she owes to Creditor the total balance of \$1,153.90 on said account. Consumer agrees to resolve the account pursuant to the terms set forth herein. Consumer understands that Creditor may rely upon the acknowledgments and/or admissions made by the Consumer 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.

Payments should be sent to our corporate office at: [REDACTED]  
[REDACTED] Checks or money orders should be made payable to: TD Bank USA, N.A.. Payments can also be made via our web site at: [REDACTED] All payments made [REDACTED] payment for faster processing.

In consideration for this agreement, Consumer also fully releases Creditor, any related entities and Creditor's agents and/or representatives, including specifically its attorneys, from any and all claims and/or liability arising from