

**FORSTER & GARBUS LLP  
A NEW YORK LAW FIRM**

██████████ m. in NY Only  
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██████████ Adm. in NY & NJ  
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██████████ m. in NY & CT  
██████████ dm. in NY Only

January 9, 2017

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Re: TD Bank USA, N.A.—Creditor /Target Credit Card  
Account No Ending in: ██████████  
Account ID: ██████████  
Current Balance: \$1922.32

Dear Sir/Madam:

This will acknowledge that the above referenced account will be considered settled in full for the amount of \$1,922.32, based on our agreement of 01/09/2017, as long as our payments are made as follows:

A down payment of \$530.00 starting on 01/20/17 and final payment \$530.00 due 02/20/17.

If the above mentioned terms are not kept as described, this settlement agreement will become null and void and your account may be immediately charged off.

This settlement may have tax consequences. Please consult your tax advisor.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Make payments payable to "Target Card Services" and send to: Target Card Services, PO Box ██████████  
or you may walk in to any Target store and pay in person.

Very Truly Yours,  
FORSTER & GARBUS LLP.

*[Handwritten Signature]*  
██████████  
██████████

Please note, we are required under federal law to advise you, that we are debt collectors and any information we obtain will be used in attempting collect this debt.