

COMENITY BANK

December 18, 2019

ZENORA [REDACTED]

[REDACTED]

60% REDUCTION

Account number: [REDACTED]

Dear, ZENORA

A recent review of your SAMUELS Account indicates a balance of **\$1952.73**, which is being reported to one or more credit bureaus as an unpaid, charge-off account. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for **\$781.09**, which is **40 %** of your outstanding balance.

The settlement amount must be made in 6 payments, Received on or before 5/26/2020. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account in full. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize payment by phone or to discuss your financial situation.

Agreed payment amounts and dates:

\$130.19	12/26/2019	\$130.18	1/26/2020
\$130.18	2/26/2020	\$130.18	3/26/2020
\$130.18	4/26/2020	\$130.18	5/26/2020

Sincerely,

Settlement Specialist, JESSICA VEELEY.

614-729-5980
