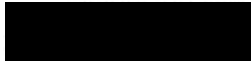




Enrolled Balance:	\$1,409.00
Current Balance:	\$1,268.92
Settlement Amount:	\$634.46
Settlement %:	45.03%
% Debt Reduction:	39.97%



Dear [Redacted]

This letter is confirmation of your agreement to modify the terms of your Pay Pal Credit Account in connection with the Settlement Program. While we understand that you are currently going through a difficult time, we appreciate the fact that you are mindful of your obligation to repay your debt.

In consideration of this, Pay Pal Credit has agreed to settle the account ending in "9550" with a current balance of \$1,268.92 amount of \$634.46 to the following terms:

- The sum of payments posted to the account must equal or exceed \$634.46 by 3/20/2018
- Payments must be made on or before the due date of each billing cycle leading up to 3/20/2018 in amounts that are no less than 4% of current balance.
- Should any payments be returned, rejected, or cancelled the Settlement Program will be terminated.
- Any payment amount received in excess of \$634.46 is non-refundable.

To help make this easier for you, we strongly encourage you to contact us at [Redacted] to schedule automatic payments.

We will continue to send monthly statements reflecting the APR, Minimum Payment Due, and Payment Due Date. In order to successfully complete the Settlement Program, you must make your monthly Settlement Program payment by your Payment Due Date. Please note that, if you fail to make your payments in accordance with the terms described above, your Account will be removed from the Settlement Program and you will remain responsible for repaying the current account balance (less any Settlement Program payments received). If all Settlement Program payments are received as agreed prior to 3/20/2018, the remaining balance at that time will no longer be owed to Pay Pal Credit. Until that time, your account will continue to accrue interest and fees (if any) in accordance with the original terms of your account.



Thank you for taking this step forward to repay your debt. If you have questions about the Settlement Program, please call us at [Redacted] Our office is open Monday – Friday from 8:00 am to 4:30 pm EST.

Sincerely,
Pay Pal Credit
Pay Pal Credit Account
Customer Care



Debt Settlement Company: Installment Due Date:

Installment Amount:

10/20/2017	\$ 105.74
11/20/2017	\$ 105.74
12/20/2017	\$ 105.74
1/20/2018	\$ 105.74
2/20/2018	\$ 105.74
3/20/2018	\$ 105.76