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18-JAN-2020
Account ending in 3475

Regarding Your Juniper Credit Card

Dear ,

SETTLEMENT AGREEMENT

This confirms our January 17, 2020 discussion in which you agreed to a settlement offer on your Juniper Mastercard account referenced above. We are pleased to be able to provide this opportunity for you to settle your account.

What You Need To Know

Your account has been closed and can no longer be used.

The settlement terms outlined below will be effective even though future statements will not reflect the terms of this settlement. It is important that you review the terms of the settlement outlined below.

As of the date of this letter, your account balance is \$15500.61. Upon receipt of \$3876.00, which is 25% of your current balance, by the last date set forth below, plus a 15 day waiting period to validate funds, we will consider your account settled for less than the full balance and will send an update to the consumer reporting agencies reflecting such settlement. Please allow up to 60 days for the information to be updated and appear on your credit report.

Payments under the terms of this settlement are as follows:

- 01/30/2020 \$944.00
- 03/17/2020 \$1,466.00
- 04/16/2020 \$1,466.00

- Your account will be closed if it is not already

****Note:** *This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.*

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