

Fifth Third Bank
1830 East Paris SE
MD RSCB3E-RC
Grand Rapids MI 49546



Date: October 25, 2019
Account: [REDACTED]

Important Information Regarding Your Account: Action Required

Dear [REDACTED]:

When our customers face financial difficulty we try to help whenever possible. Fifth Third Bank, in an effort to resolve the outstanding debt on your account, would like to offer you a settlement*.

What this means to you

Currently the payoff balance of your loan is \$6,662.19. Fifth Third Bank is willing to accept \$2,998.00 as the settlement amount and will report the account as "charged off - account paid in full for less than full balance" to the credit bureaus.

If you are not interested and decline this settlement offer, the entire balance, along with additional interest and fees associated with the collection of this debt, will remain due per the contract dated January 8, 2013.

What you need to do

If you choose to accept this settlement offer, Fifth Third must receive the payments as shown below:

Payment Amount	On or before
\$50.00	November 15, 2019
\$268.00	December 15, 2019
\$268.00	January 15, 2020
\$268.00	February 15, 2020
\$268.00	March 15, 2020
\$268.00	April 15, 2020
\$268.00	May 15, 2020
\$268.00	June 15, 2020
\$268.00	July 15, 2020
\$268.00	August 15, 2020
\$268.00	September 15, 2020
\$268.00	October 15, 2020

You can make this payment by using one of the following payment methods:

(Note: The following payment options are available for this letter and subject to the business needs.)

LIDN 1149

Fifth Third Bank, Member FDIC. Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.