



[REDACTED]  
11 BROADWAY SUITE 1600  
New York, NY 10004

Account # [REDACTED]

Dear Customer:

This letter confirms your agreement with OneMain to pay the total amount of \$4,153.50 on the above referenced account. As part of this agreement, this loan has been permanently closed to future extensions of credit (if applicable). To satisfy this agreement, payments will be accepted and applied to the total amount of \$4,153.50. Payments are due on or before the due dates indicated in the following payment schedule:

1. Settlement Payment Amount: \$50.00 due by 10/31/2019
2. Settlement Payment Amount: \$50.00 due by 11/30/2019
3. Settlement Payment Amount: \$50.00 due by 12/31/2019
4. Settlement Payment Amount: \$50.00 due by 01/31/2020
5. Settlement Payment Amount: \$282.00 due by 02/29/2020
6. Settlement Payment Amount: \$282.00 due by 03/31/2020
7. Settlement Payment Amount: \$282.00 due by 04/30/2020
8. Settlement Payment Amount: \$282.00 due by 05/31/2020
9. Settlement Payment Amount: \$282.00 due by 06/30/2020
10. Settlement Payment Amount: \$282.00 due by 07/31/2020
11. Settlement Payment Amount: \$282.00 due by 08/31/2020
12. Settlement Payment Amount: \$282.00 due by 09/30/2020
13. Settlement Payment Amount: \$282.00 due by 10/31/2020
14. Settlement Payment Amount: \$282.00 due by 11/30/2020
15. Settlement Payment Amount: \$282.00 due by 12/31/2020
16. Settlement Payment Amount: \$282.00 due by 01/31/2021
17. Settlement Payment Amount: \$282.00 due by 02/28/2021
18. Settlement Payment Amount: \$287.50 due by 03/31/2021

Please remit payments to:

Mail to:

OneMain P.O. Box 64 Evansville, IN 47708

Overnight to:

601 NW 2nd St Evansville, IN 47708

If you fail to make the scheduled payments on or before the corresponding due dates provided above, or if a bank or finance company returns any portion of the payment, the settlement will no longer be valid.

Once all funds clear your bank and the proceeds are applied to your loan, it will be considered settled in full. Additionally, it will be reported to the four credit bureaus (TransUnion, Experian, Innovis and Equifax) as, "Settlement accepted on this account." Regulations of the New York Department of Financial Services require OneMain to advise you of the

following:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

1. Supplement Security Income, (SSI);
2. Social Security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

If you have questions, please contact us at 1-800-290-7002 during normal business hours.

Sincerely,

OneMain

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. \*

\*PLEASE NOTE THIS STATEMENT DOES NOT APPLY TO YOU IF YOU FILED A BANKRUPTCY PETITION AND RECEIVED A DISCHARGE OF YOUR PERSONAL LIABILITY FOR THE OBLIGATION IDENTIFIED IN THIS LETTER OR THERE IS AN AUTOMATIC STAY CURRENTLY IN EFFECT. IN EITHER CASE WE MAY NOT AND DO NOT INTEND TO PURSUE COLLECTION OF THE OBLIGATION FROM YOU PERSONALLY AND THIS LETTER IS NOT INTENDED AS A DEMAND FROM YOU PERSONALLY. UNLESS THE BANKRUPTCY COURT HAS ORDERED OTHERWISE, HOWEVER, PLEASE ALSO NOTE THAT DESPITE ANY SUCH BANKRUPTCY, ONEMAIN RETAINS A SECURITY INTEREST IN THE PROPERTY IDENTIFIED IN THIS LETTER, WHICH ONEMAIN MAY PURSUE AND ENFORCE.

All terms and provisions of the Loan Documents remain in full force and effect. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the original loan documents.

Monthly billing statements will not reflect settlement arrangements.

Any remaining balance of \$600 or greater on your loan will be reported to the Internal Revenue Service as cancelled debt; please contact your tax advisor with any questions regarding this.