



Name	[REDACTED]	
Account # ENDING	5773	
Current Balance	\$993.48	
Offer:	\$496.74	
Number of Payments	6	
1	\$82.79	1/6/2018
2	\$82.79	2/6/2018
3	\$82.79	3/6/2018
4	\$82.79	4/6/2018
5	\$82.79	5/6/2018
6	\$82.79	6/6/2018

Enrolled Balance:	\$1,090.31
Current Balance:	\$993.48
Settlement Amount:	\$496.74
Settlement %:	45.56%
<b>% Debt Reduction:</b>	<b>29.44%</b>

**Settlement Offer Terms**

**Settlement Program**

- The settlement amount must be paid as described in the above payment schedule.
- If a payment is returned, rejected, or cancelled, the Settlement Program will be terminated.
- The account will be closed, and future transactions are prohibited.
- As a result of the Settlement Program, the customer may not be eligible for a PayPal Credit account in the future.

**Other Terms**

We will continue to send monthly statements. Please note that the monthly statement reflects the original terms of the agreement and will not show the terms of the Settlement Program. During the Settlement Program, the account will not accrue interest, but fees (if any) will accrue in accordance with the original terms of the agreement. A payment made pursuant to the Settlement Program will be applied first to the principal amount owed, and once the principal amount is paid, a Settlement Program payment will be applied to any interest and fees owed. If a payment(s) is not made as described in the above payment schedule, the account will be removed from the Settlement Program, and the customer will remain responsible for paying the then current account balance (minus any Settlement Program payments received). The account will be considered settled in full once we receive the Settlement Program payment(s) as indicated in the above payment schedule and upon clearance of the payment(s).

TO ACCEPT THIS SETTLEMENT OFFER ON BEHALF OF THE CUSTOMER, PLEASE PROVIDE THE ACCEPTANCE OF THE TERMS IN WRITING. If accepted, we will mail the customer a confirmation letter.

Bill Me Later, Inc., an affiliate of PayPal, Inc., services PayPal Credit accounts on behalf of Comenity Capital Bank, the lender.



**IMPORTANT NOTICE: THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**