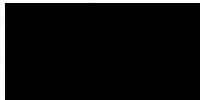


First Bankcard®



November 20, 2017

National Debt Relief

Attn: [REDACTED]

Fax #: [REDACTED]

RE: [REDACTED]

Account Number Ending: 9296
Balance: \$1,911.74

Enrolled Balance:	\$1,700.00
Current Balance:	\$1,911.74
Settlement Amount:	\$861.00
Settlement %:	50.65%
% Debt Reduction:	28.35%

Dear [REDACTED]

In response to your settlement request, we will settle the above account for the amount of \$861.00 in three (3) payments of \$287.00 per month due December 14, 2017, January 14, 2018, and February 14, 2018.

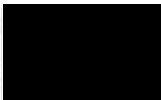
Please call the office to do payments by phone.

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2019. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at [REDACTED]

Sincerely,



Office Hours: Monday–Tuesday 7:00AM–8:45PM, Wednesday–Thursday 7:00AM–10:45PM, Friday 7:00AM–4:45PM, Saturday 8:00AM–4:00PM, and Sunday 12:00PM–4:00PM CST.

This communication is from First National Bank of Omaha. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.