

**Account Information:**

C/O Start New Settlement  
4345 Sawkaw Dr #A  
Grand Rapids, MI 49525

**Original Creditor:** Comenity Bank  
**Original Account Number:**  
**MCM Account Number:**  
**Current Balance:** \$2,153.07  
**Current Owner:** Midland Funding LLC  
**Payment Due Date:** 07-31-2017

07-24-2017

Dear

This letter is to confirm the settlement agreement regarding your existing account. The payment terms we have agreed to are listed below:

Total Settlement Amount: \$862.00  
Due Date: 07-31-2017

If the payment instrument is returned "not paid" for any reason, this letter will be null and void. After receiving your final payment, we will consider the account paid\*.

If you have any questions, please feel free to contact me at (800) 265-8825.

Sincerely,

CATHY AYALA  
(800) 265-8825

<b>REMINDER</b>
All ACH payments
Must be sent 3 business days
Prior to due date

\*If you pay your full balance, we will report your account as **Paid in Full**. If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance**.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**

*Please tear off and return lower portion with payment.*

*Payment Certificate*

**Payment Options:**

1. Make Check Payable to: Midland Credit Management, Inc.
2. Money Gram: Receive Code #3643
3. Western Union City Code: MCM, State Code: CA
4. Pay by Phone (800) 265-8825

MCM Account Number:  
Current Balance: \$2,153.07  
Amount Due: \$862.00

**Midland Credit Management, Inc.**