



WELLS FARGO BANK, N.A.

N9777-112LL
PO Box 5104
Sioux Falls, SD 57117-5104

April 1, 2022

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████████████████████

Subject: Confirmation of Settlement Agreement Terms for Account Ending In: ██████████

Dear ██████████

We are writing to notify you of a change in the terms of your Wells Fargo account referenced above. CLEAR COAST DEBT RELIEF, acting on your behalf, has agreed to a settlement of your entire obligation on the account. We are sending you this letter to make sure you know what the terms of that settlement are.

PLEASE UNDERSTAND THAT THIS LETTER IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY, AND IS NOT A REQUEST OR DEMAND FOR PAYMENT OF YOUR ACCOUNT, OR AN ATTEMPT TO COLLECT A DEBT FROM YOU.

CLEAR COAST DEBT RELIEF has agreed that you will pay \$2,444.77 in order to satisfy your entire obligation for the account. This is 40.00% of the current balance on the account. We have agreed to the terms of this settlement.

Amount and timing of settlement payment or payments:

- Settlement Payment: \$10.00 to be paid no later than April 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than May 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than June 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than July 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than August 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than September 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than October 28, 2022.
- Settlement Payment: \$10.00 to be paid no later than November 28, 2022.
- Settlement Payment: \$100.00 to be paid no later than December 28, 2022.
- Settlement Payment: \$100.00 to be paid no later than January 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than February 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than March 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than April 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than May 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than June 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than July 28, 2023.
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- Settlement Payment: \$100.00 to be paid no later than October 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than November 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than December 28, 2023.
- Settlement Payment: \$100.00 to be paid no later than January 28, 2024.
- Settlement Payment: \$100.00 to be paid no later than February 28, 2024.
- Settlement Payment: \$864.77 to be paid no later than March 28, 2024.

Making your settlement payments

Our understanding is that you have made arrangements to make payments to CLEAR COAST DEBT RELIEF, and that they will make the payment or payments outlined above to us on your behalf. However, if you wish to make payments directly to us instead, you can make payments in one of the following ways:

- **Online** 24 hours a day, 7 days a week by accessing www.wellsfargo.com or on your mobile device at www.wf.com.
- **Call us** at 1-800-603-8203.
- **Mail** your payment to:
Wells Fargo Bank, N.A.
PO Box 9210
Des Moines, IA 50306

What you need to know

- In accepting this settlement we intend to discontinue collections. Upon receipt of valid funds, we will update our records to indicate the account is settled. Including in most circumstances reporting to the consumer reporting agencies that this account has been settled and charged off for less than the full balance.
- Your payment(s) are confirmation of this arrangement.
- Under certain circumstances, the IRS requires financial institutions to report whenever \$600 or more of principal is discharged in settlement of a debt. Thus, Wells Fargo may be required to report information about the settlement to the IRS.

We're here to help

We're here to work with you. If you have questions, please call us at 1-800-603-8203. We are available to assist you:

- Monday through Thursday from 7:00 a.m. to 6:00 p.m. Central Time
- Friday from 7:00 a.m. to 4:00 p.m. Central Time

Thank you.

Wells Fargo Bank, N.A.

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