



Thursday, March 13, 2014

Original Creditor: WELLS FARGO BANK
Account Number: [REDACTED]
Current Balance: \$25,950.57
Reference Number: [REDACTED]

WELLS FARGO
23% SETTLEMENT
12 INSTALLMENTS

SAVED \$20,050.57

Dear [REDACTED]

This communication is in response to your recent inquiry concerning your above referenced account which has been placed with our office for collection.

The creditor is willing to accept payment of \$5,900.00 by way of the following payment arrangement(s) intended to settle this account in full as detailed below:

- 1 payment of \$850.00 on 03/30/2014.
- 1 payment of \$460.00 on 04/30/2014.
- 10 payments of \$459.00, starting on 05/30/2014 and ending on 02/28/2015

Please date your checks accordingly and make the same payable to Full Circle Financial Services, LLC. Please send the checks to address listed below:

Full Circle Financial Services, LLC.
P.O. Box 2438
Largo, FL 33779

Please note, if any of your checks contain an unacceptable restrictive endorsement, or are returned unpaid by the bank for any reason, your account will not be considered settled in full and this settlement offer will be withdrawn and creditor will not be obligated to renew this offer.

If you have any questions regarding this account, please contact this office at the number(s) provided above.

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

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.