



Wells Fargo  
Consumer Credit Solutions  
7000 Vista Drive, 4th Floor  
West Des Moines, IA 50266  
800-603-8203  
800-371-9896 Fax  
wellsfargo.com

November 18, 2014

Attention: [REDACTED]

Fax: [REDACTED]

Subject: Settlement Offer on Account ending in [REDACTED]

Client's Name: [REDACTED]

Balance: \$4768.27

Wells Fargo Financial Cards will accept \$1928 as settlement of the above amount owed if paid no later than 11/26/2014 (\$1928). To take advantage of the opportunity to settle this debt, **please have your client read this letter and acknowledge acceptance of all terms by signing in the space provided. Or, they may call the Wells Fargo Cease and Desist Department at 800-603-8203 and verbally approve the terms with a representative.**

- Please be advised that the Internal Revenue Service requires financial institutions to annually report debts of \$600 or greater that are discharged by the financial institution. A discharge of indebtedness includes a settlement of an account that results in a forgiveness of \$600 or more of the principal balance. Please also be aware that, even absent settlement, a discharge of indebtedness may occur when a debtor fails to pay amounts owed after a certain period of time and the financial institution has discontinued significant collection activity. Please contact your tax advisor with any questions.
- Wells Fargo may report this account with the major Consumer Reporting Agencies to reflect "Account paid in full for less than the full balance" on the credit bureau file and take no further action on the remaining amount.
- **Important Note:** Acceptance and completion of this agreement will be a final resolution on your account. Failure to execute on this arrangement, as noted above, may result in your account being charged off, regardless of account status. If this is not your intent or you question your ability to execute on this arrangement, please contact us immediately.

Wells Fargo Financial Cards will not process or complete settlements negotiated by a third-party on our Cardholder's behalf unless all terms within this letter are acknowledged by the debtor(s). Please have your client sign and return this letter to the return address noted above, verifying that you and your client have read and understand the terms of the settlement offer. Payments made absent this signed form may be applied as payment on the entire balance listed above and we may continue all collection activities allowed us by law for the remaining balance.

Together we'll go far

