

## Settlement Agreement

This Settlement Agreement (“Agreement”) has an effective date of January 21, 2023, and is entered into between [REDACTED] and [REDACTED]. Here are the facts and terms of the Agreement:

1. [REDACTED]’s account number is [REDACTED] | 1 [REDACTED].
2. The unpaid total balance for all loans associated with that account number is \$112,852.75 as of Jan. 18, 2023.
3. [REDACTED] agrees to pay [REDACTED] \$40,000 (“Settlement Amount” over 120 months at 0% interest per year to satisfy the entire debt stated in Paragraph 2.
4. The Settlement Amount is payable as follows:
  - a. One monthly payment of \$333.34 to be received by [REDACTED] by the 15th day of each month starting February 1, 2023, and then
  - b. 119 monthly payments of \$333.33 starting March 1, 2023.
  - c. The Settlement Amount may be prepaid at any time without penalty.
  - d. All payments required have a 20-day grace period. If payments are not received by [REDACTED] within the 20-day grace period, Debtor will be in default.
5. All payments made under this Agreement shall be made by check payable to [REDACTED] and sent so that payment is received by the due date to the following address:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

o. After the Settlement Amount has been paid, [REDACTED] will send a clearance letter to [REDACTED] at the address it has on file for her within 45 business days from the date the final payment was made.

IN WITNESS WHEREOF, the Parties sign this Agreement below to be effective as of January 21, 2023.

[REDACTED]

Date: [REDACTED]

By: [REDACTED]

Legal Vendor Manage

Date: 1/20/23

[REDACTED]