

11/12/2014



Attn: [REDACTED]
Fax: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Re: First National Bank of Omaha XXXX-XXXX-XXXX-[REDACTED]
West Asset Management, Inc. [REDACTED]
Current Balance \$22181.95

Dear [REDACTED]

West Asset Management, Inc. agrees to accept \$4370.00 as settlement in full on the above referenced account. Please note the following arrangement:

\$4370.00 by 11-14-2014

Please call the office to make arrangements to pay this by a check over the phone or send your payment(s) to one of the following addresses.

Regular Mail:
PO Box 956842
St. Louis, MO 63195

Overnight Mail:
Operations Center
1005 Convention Center
St. Louis, MO 63101
#956842-SL-MO-CI-LB

On behalf of West Asset Management, Inc. your demonstrated effort to satisfy this account is appreciated. Please retain this letter along with your canceled check(s), which together will serve as your receipt. If you have any questions, please feel free to call me at 866-727-7701.

Sincerely,

Marian Martinez
West Asset Management, Inc.

Any hard dollar loss indebtedness greater than or equal to \$600.00, which is discharged as a result of settlement, may be reported to the Internal Revenue Service as taxable income.