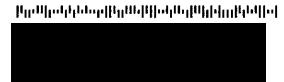
P.O. Box 108 St. Louis, MO 63166-0108

20502

May 2, 2025

Page 1 of 3



Account number ending with:

Balance: \$8,923.87

Dear

Pursuant to your request, U.S. Bank National Association agrees to accept the sum of \$2,700.00 (the "Settlement Amount") as settlement in full on the above referenced account number, provided the settlement terms and conditions contained herein are met.

The terms of the payment schedule are documented on the last page of this notice.

The agreed-upon Settlement Amount must be fully paid in accordance with the payment schedule on the last page of this notice (Settlement Period). If you fail to deliver the payment on time (or a payment you delivered is voided due to insufficient funds and not remedied by the applicable due date), U.S. Bank National Association reserves the right to terminate this Settlement Agreement and the account will charge off immediately.

All payments received on and after the date of this letter (prior to charge off) will be credited toward the agreed upon settlement amount, including the minimum payment on your monthly billing statements. Regardless of the payment terms, if you do not continue to make at least the minimum payment outlined on your monthly billing statements during the settlement period, your account may charge off in accordance with our contractual guidelines despite the time remaining to fulfill the settlement. If the account charges off prior to the completion of the terms on the last page of this notice, this settlement agreement may be void.

Additionally, if you fail to pay the agreed-upon Settlement Amount in full during the settlement period, any payments you made toward the Settlement Amount will be applied to your account and will not be refunded to you.

If you pay the Settlement Amount in full during the Settlement Period, we will no longer attempt to collect on this debt. In addition, the status of your account will be reported to the credit bureaus. You will not be obligated to pay the remaining balance provided no additional charges appear on this account after the date of this letter. Any future account activity that results in a credit may become the property of U.S. Bank National Association.

Under some circumstances, U.S. Bank National Association might be required to file a form 1099-C with the IRS when \$600.00 or more of debt is cancelled in a settlement. There are exceptions to this requirement, however U.S. Bank National Association and its representatives are not able to advise you if they apply to your case in particular or provide tax advice in general. If you have any questions regarding your taxes, we suggest you consult a tax professional.

Mon - Fri: 7:00 a.m. - 9:00 p.m. CT, Sat: 7:00 a.m. - 5:00 p.m. CT

Sincerely,

