



Popular Consumer Lending  
8523 Commodity Circle, Suite 100  
Orlando, FL 32819

MIGUEL [REDACTED]  
[REDACTED]  
PORT ST LUCIE, FL 34953

Loan: [REDACTED]

Dear: Miguel [REDACTED]

This is to confirm that Banco Popular North America agrees to accept your offer of \$10,000 as a settlement in full of the above referenced account. This settlement is for less than the full balance owed of \$18,437.03 and as such you will receive a 1099 for the deficiency amount as a result of this forgiveness of debt. This offer is good until 3/20/2012.

Keep in mind that in order to accept this settlement you must make a one time payment by western union quick collect or certified funds. To make the payment using Western Union Quick Collect please use city code: *NCU* which is *Banco Popular North America* and state code: *FL* along with your loan number. If you decide to mail the certified funds please use the address below:

Banco Popular North America  
8523 Commodity Cir Ste.100  
Orlando, FL 32819  
Attn: Consumer Collections Dept.

If you have any questions concerning this matter, please do not hesitate to contact us at 1-800-597-3289.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph Thomas', written over a horizontal line.

Joseph Thomas  
Collections Supervisor  
1-800-597-3289  
Ext. 7428

