

A Limited Liability Company

1100 Superior Avenue, 19th Floor
Cleveland, Ohio 44114-2521
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April 18, 2019

Philip Sellers Pc
Attn: Mike
Fax: 949-232-1052

JB File No: - 1675760 SR7
Account No: - *****8980
Court: - Cocke County General Sessions Court
Cocke County, Tennessee
Case No: - 2018-CV-1333
Creditor: - Bank of America, N.A.
Consumer: - Amanda Jane Toby-freshour
Account Balance: - \$2,509.11
Settlement Due: - \$1,884.00

Dear Mike,

This letter memorializes the recent conversation to settle the above matter.

Please review and if agreeable, have your client sign the document(s) and return in the enclosed envelope to our office by May 18, 2019 or this offer will automatically expire. In such case, we reserve the right to continue to seek recovery of the balance due. Further, if you fail to pay on time, you understand that additional efforts to collect the balance due may be taken. If the offer has automatically expired, this offer may be renewed by us at a later date, however, the terms of any future offer may be different.

To ensure proper credit, all payments must be made payable to the creditor listed above and received at the office of Javitch Block LLC, 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521.

Since this is a settlement for less than the amount due, do not mark your check or money order as "paid in full."

If you have any questions, please call (800) 837-4601 during business hours: Monday & Wednesday: 8AM-7PM, Tuesday, Thursday, & Friday 8AM-5PM, Saturday: 8AM-12PM (Eastern Time).

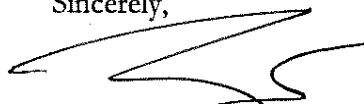
This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Please see next page for important information and/or disclosures.

This account is issued and administered by Bank of America, N.A., successor in interest to
FIA Card Services, N.A.

There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

Sincerely,

A handwritten signature in black ink, appearing to read "Emily L. Strumpf". The signature is fluid and cursive, with a large loop at the end.

Emily L. Strumpf
Jordan T. Puryear

This account is issued and administered by Bank of America, N.A., successor in interest to
FLA Card Services, N.A.

IN THE GENERAL SESSIONS COURT OF COCKE COUNTY, TENNESSEE

Bank of America, N.A.

Plaintiff

vs.

Amanda Jane Toby-freshour

Defendant

CASE NO: 2018-CV-1333

AGREED ORDER

It appearing to the satisfaction of the Court, as evidenced by the signatures below of counsel for the Plaintiff and the Defendant, that the matters in controversy herein have been compromised and settled; that the Defendant is indebted to the Plaintiff, and that the Defendant has agreed to pay and the Plaintiff has agreed to accept installments toward satisfaction of this Judgment.

It is, therefore, ORDERED, ADJUDGED AND DECREED that judgment enter in favor of the Plaintiff against the Defendant in the amount of \$2,509.11 and costs of this case, inclusive of Private Process Server fees.

It is further ORDERED that Defendant shall satisfy this judgment if the Defendant pays a total of \$1,884.00, which includes a down payment of \$289.00 due on April 29, 2019 and monthly payments in the amount of \$145.00 due by May 26, 2019 and continuing on the same date each month thereafter until this amount is settled in full. Payments are to be made payable to Bank of America, N.A. and mailed to Plaintiff's counsel, located at:

Javitch Block LLC
1100 Superior Avenue, 19th Floor
Cleveland, OH 44114-2521.

Please include reference file number **1675760** on all checks or money orders. The date of payment shall be evidenced by the date payment is received.



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It is further agreed that if Defendant fails to make timely payments as set forth above, after the allowance of a five (5) day grace period, the Plaintiff shall have the right to execute upon the outstanding balance of the judgment, including court cost, from the date of this agreement. By signing below, Defendant hereby waives service of process of the summons in this action pursuant to Tennessee Rules of Civil Procedure, Rule 4.07 and agrees to the entry of Judgment.

The costs of this cause are assessed against the Defendant; for all of which execution may issue.

Entered this the _____ day of _____, 20____.

JUDGE

APPROVED FOR ENTRY:

Javitch Block LLC
Emily L. Strumpf (BPR #030856)
Jordan T. Puryear (BPR#034401)
1100 Superior Avenue, 19th Floor
Cleveland, OH 44114-2521
Telephone: (800) 837-0109
Facsimile: (615) 457-1821

Amanda Jane Toby-Freshour
1376 Five Way Road
Newport, TN 37821-7549