

March 06, 2019

PHILIP SELLERS PC
7945 CARTILLA AVE SUITE A
RANCHO CUCAMONGA CA 91730

RE: MIDLAND FUNDING LLC vs. DYLAN ISTRE

Dear Counselor:

This letter confirms the parties' mutual acceptance of a settlement on the above referenced account based on the following terms.

Current Balance Due[^] as of March 06, 2019: \$936.76

Settlement Amount: \$843.08

One-Time Payment \$843.08 by Personal Check due on 03/15/2019

Please be advised that our acceptance of this settlement arrangement is strictly contingent upon your client making payments by the required due dates and payment of the total settlement amount. Time is of the essence in making these payments. If your client fails to fulfill the terms of this settlement arrangement, full principal may be reinstated. Upon default, the total balance due may be greater than the balance that is reflected in this letter. Moreover, we may review the account for possible continuation of applicable collection activity as allowed by state law.

By your client entering into this settlement arrangement and making the agreed payment, your client acknowledges the existence, justness, and amount of this claim. Please have your client sign this letter and return it with the agreed payment to P.O. BOX 2121 WARREN MI 48090 . If your client has already established payments by other means, then please have your client return the letter only.

Upon payment of the Settlement Amount, your client and his or her heirs, agents and assigns will be considered released from all causes of action and claims we have in connection with the account referenced in this letter. Similarly, by entering into this settlement agreement, your client is releasing us (including our related companies) from all causes of action and claims, known and unknown, your client may have in connection with this account.

Your client's MCM account number is 8577404873. When calling us to discuss their account or making a payment, please use the Internal Legal account number of 18-185177. You may also make a payment online at www.MCMPAY.com

Should you or your client have any questions regarding this payment arrangement, please do not hesitate to call.

Sincerely,

Boris Salamakhin
Midland Credit Management, Inc.
(877) 428-7999

Consumer Name

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[^]The Current Balance Due may reflect a lower amount owed than the Settlement Amount because of recent payments received and applied to your client's account.

When your account has been paid, and if data related to the account is still being furnished to the consumer reporting agencies, a request will be made of the three major consumer reporting agencies to report Midland Funding, LLC's trade line related to the above referenced account as paid.