

P.O. Box 9068
Brandon, FL 33509



December 5, 2011

Account # ending in: [REDACTED]

Subject: Pay Off Your Account for Just 10% of the Outstanding Balance

Dear Valued Customer:

Wouldn't it be great to settle in full by paying just a portion of the remaining debt on your Beneficial account ending in 0004? We currently have an offer that may help you to do that. Your loan is currently eligible to be settled in full for 10% of what you currently owe.

As of today's date, your outstanding balance on the above referenced account is \$126,925.35. We will accept an amount of \$12,692.53, as settlement in full on this loan. To take advantage of this offer, the settlement amount must be paid by December 31, 2011. Upon completion of the settlement, your loan will be reported to the credit bureaus as "settlement in full for less than the balance owed" and would show a \$0.00 balance.¹ Please be aware that there may be a tax liability associated with the difference between your original loan balance and the settlement amount.²

Your Current Account Balance: \$126,925.35
We will Accept: \$12,692.53 As Settlement in Full ⁴
Settlement Amount Due by: December 31, 2011

**Can't Pay the Settlement Amount?
You Are Not Out of Options!**

You have several options for resolving your delinquent loan status, including payment in full, settling for a portion of the remaining debt, or setting up a payment plan to pay off the balance.³ Any of these alternative payment options are subject to review and approval. Please contact our office today at 1-800-586-6668 during normal business hours for more information.

Sincerely,

Beneficial
BRDSET

Esta carta contiene informacion importante sobre su cuenta y podria requerir su atencion. Si tiene alguna pregunta y desea hablar en Espanol con un empleado, sirvase comunicarse con nosotros al 1-800-586-6668, marque el numero 2, durante nuestras horas de oficina normales.

Please read the additional disclosures related to this offer on the reverse side.

Please return this portion with your payment.



Letter Date: December 5, 2011
Account Number ending in: [REDACTED]
Settlement Amount: \$12,692.53

I would like to accept this offer, and have enclosed the following amount: \$ _____

Payment by: CERTIFIED FUNDS
 MONEY ORDER

Please send your payment to:
Beneficial
1421 Kristina Way
Attn: Cashiering
Chesapeake, VA 23320