



Northland Group Inc.

Payment Address: P.O. Box 390846
Minneapolis, MN 55439

NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2
www.payments2northland.com

September 30, 2013

USAA
35%
10 installments

C/O SARAH
10306

RE: Northland Account No: [REDACTED]
Original Account No: *****7199
Current Balance: \$15261.92 Settlement: \$5341.67
Creditor: USAA Savings Bank

Dear [REDACTED],

This letter confirms our settlement agreement on the above referenced account. The completion of the scheduled payments below will constitute payment of the settlement.

- \$1600.67 is due in our office by 09/30/13
- \$460.00 is due in our office by 10/30/13
- \$460.00 is due in our office by 11/30/13
- \$460.00 is due in our office by 12/30/13
- \$460.00 is due in our office by 01/30/14
- \$460.00 is due in our office by 02/28/14
- \$460.00 is due in our office by 03/30/14
- \$460.00 is due in our office by 04/30/14
- \$460.00 is due in our office by 05/30/14
- \$61.00 is due in our office by 06/30/14

Each payment must be received by the due date listed above. If you skip a payment, or are late on a payment, we reserve the right to treat your breach of this agreement as a cancellation of the settlement arrangement. We are not obligated to renew this offer. Upon full completion of the payment schedule, we will issue you a settlement letter stating the account is satisfied, and has been closed in our office.

Please contact your representative below with any questions.

Sincerely,

[Signature]
Collection Associate

- **NOTICE: THE INTERNAL REVENUE SERVICE MAY REQUIRE FINANCIAL INSTITUTIONS TO FILE A FORM 1099-C (CANCELLATION OF DEBT) THE REPORT THE DISCHARGE IF INDEBTEDNESS OF \$600 OR MORE.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.