

Fm:MyFax - David To:Stacey Black (18885814281)

16:52 01/26/12GMT-05 Pg 01-01

Payday Loan Debt Relief

PO Box 781728 Orlando, FL 32878-1728
Office: (818) 275-7776
Fax: (818) 230-0467

SETTLEMENT AGREEMENT

APPROVED

Date: 1/26/12

In reference to client: Stacey Black
Attn: Lisa @ Cottonwood Financial

Social Security Number: xxx-xx-xxxx

Please accept this letter as confirmation of the terms of settlement for the above-named. This agreement is contingent upon the mutual client remaining on their payments in Payday Loan Debt Relief's Resolution Program.

The mutual client will pay to Cash Store the sum of \$2200.00 full and final satisfaction of all debts owed to your company. The payment terms will be in (12) equal monthly installments of \$183.34 beginning with the first payment to be issued on or before **February 18, 2012**. The subsequent payments will be issued on the 18th of each month until the balance has been satisfied.

Please sign and return this form and we can issue payments to eliminate this debt.

Payday Loan Debt Relief and our mutual client greatly appreciate your patience in coming to this agreement. Sincerely,

Payday Loan Debt Relief

Payday Lender Section:

I am authorized by Cash Store along with and all parents, subsidiaries, and affiliates thereof to enter this agreement. We are accepting the above referenced offer. Upon receipt of payment as set forth above, all loans made to the above client shall be marked satisfied and any remaining balances will be waived. If it should apply, any and all data reported to credit reporting agencies will likewise be updated to reflect this agreement.

Lisa Stepan
Signature
LISA STEPAN
Print Name

1/26/12
Date
CEO Admin
Title

Cottonwood Financial,
1901 Gateway Drive, Suite 200
Irving, TX 75038