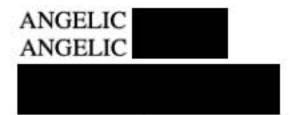


10/27/2021



Re: Client: LENDING CLUB CORPORATION

Reference Number:
Our File Number:

Balance Due: \$24,089.82



This correspondence will serve to confirm that our client, LENDING CLUB CORPORATION, has authorized our office to accept this payment in the amount of \$10,841.00 as settlement in full of the above referenced matter. The settlement is contingent upon receiving your payments in accordance with the payment schedule set forth in Exhibit A. If payment is not received by said date, then this arrangement is null and void. Upon verification that the item has cleared, the matter will be closed and no further action will be taken. We are not obligated to renew this offer.

Please forward payment (payable to American Recovery Service Inc.) to our office at the address referenced below, or you may call in a check over the phone free of charge.

Should you have any additional questions, please feel free to contact our office. Thank you for your cooperation in resolving this matter.

Sincerely,

American Recovery Service Incorporated

THIS NOTICE HAS BEEN SENT TO YOU BY A DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A Payment Schedule

ANGELIC

Payment Dates	Payment Amount	Payment Dates	Payment Amount
10/29/2021	\$1,000.00	11/29/2021	\$757.00
12/29/2021	\$757.00	1/28/2022	\$757.00
2/28/2022	\$757.00	3/29/2022	\$757.00
4/29/2022	\$757.00	5/30/2022	\$757.00
6/29/2022	\$757.00	7/29/2022	\$757.00
8/29/2022	\$757.00	9/29/2022	\$757.00
10/28/2022	\$757.00	11/29/2022	\$757.00

Total Amount Due: \$10,841.00

CONSUMER NOTICES

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.

ADDITIONAL NOTICES

CALIFORNIA ONLY: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

FOR COLORADO RESIDENTS ONLY: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-protection/consumer-credit-unit-collection-agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-collection-agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-collection-agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-collection-agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-collection-agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <a href="https://coag.gov/office-sections/consumer-collection-agency from taking any other action actions-to-agency from taking any other actions and taking action actio

MAINE: Our operating hours are weekdays from 7:00 a.m. to 4:00 p.m. Pacific Time. Phone: 888-395-2774.

MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector. You may contact our agency weekdays between the hours of 7 a.m. and 4 p.m. Pacific Time. Phone: 888-395-2774.

MINNESOTA: This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY: New York City Department of Consumer Affairs License Number: 1254627.

American Recovery Service Incorporated conducts its business in English and does not offer any foreign language access services. Translation and description of common debt collection terms is available in multiple languages on the DCA's website, www.nyc.gov/dca.

NEW YORK STATE: Debt collectors, in accordance with the federal Fair Debt Collection Practices Act, 15 U.S.C. § 1692, are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- the use or threat of violence;
- (2) the use of obscene or profane language; and
- (3) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1. Supplemental security income, (SSI);
- 2. Social Security;
- Public Assistance (welfare);
- Spousal support, maintenance (alimony) and or child support;
- 5. Unemployment benefits:
- Disability benefits;

- 7. Workers' compensation benefits;
- 8. Public or private pensions;
- Veterans' benefits:
- Federal student loans, federal student grants, federal work study funds; and
- Ninety percent of your wages or salary earned in the last sixty days.

NORTH CAROLINA: This collection agency is licensed by the North Carolina Collection Agency Board, permit number 119501664.

TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

WISCONSIN: This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

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