

**1** First National Bank  
Omaha

PO Box 3331  
Omaha NE 68103-0331  
402.341.7447  
888.530.FNBO (3626)

August 16, 2016

**REVIEWED**  
By DEBT 0 INC at 12:19 pm, Oct 18, 2016

[Redacted]

Miami, FL 33177-4966

RE: Account Number: xxx-xxx-xxx-4734  
Balance: \$ 4173.47 ✓

**60% DESC.**

Dear [Redacted]

In response to your settlement request, we will settle the above account for the amount of **\$1669.00** in two (2) payments with \$835.00 due August 31, 2016 and \$834.00 due September 30, 2016.

Please call the office to do a payment by phone.

Send the payments by U. S. Mail to: First National Bank of Omaha  
PO Box 2557  
Omaha, NE 68103-2557

Any missed, late or non-sufficient fund payments will render this proposal invalid.

If the amount charged off/forgiven is equal to, or greater than \$600.00 we are required by the Internal Revenue Code, section 606p, to report this amount and issue a form 1099-C to you no later than next January 31, 2017. If you have any questions concerning your personal taxes, we recommend you consult a certified public accountant or other tax professional.

If you have any questions, please contact me at 1-888-810-5673.

Sincerely,

*Marcy Twohig*

... Marcy Twohig  
Supervisor

MT:lg

Office Hours: Monday–Tuesday 7:00AM–8:45PM, Wednesday–Thursday 7:00AM–10:45PM, Friday 7:00AM–4:45PM, Saturday 8:00AM–4:00PM, and Sunday 12:00PM–4:00PM CST.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.