



Lending Club
Payment Solutions

888-500-1111

1-855-776-5010

[Redacted]

May 24, 2016

[Redacted]
[Redacted]
[Redacted]

Re: Account No.: [Redacted]
Originated on: 10/24/2013
Loan Amount: \$16,000.00
Interest Rate: 15.61% (60 months)
Status: Late (31-120 days)
Outstanding Debt: \$11,367.99

Dear Victoria Cacho,

Lending Club ("Creditor") and [Redacted] ("Debtor") hereby agree to settle the above named debt under the following terms and conditions:

- The Creditor and Debtor agree that the current outstanding debt is **\$11,367.99** (balance amount).
- Both the parties agree that Creditor will accept a sum of **\$5,100.74** by way of check as full repayment of the debt **\$11,367.99** ("Settled Amount"). All settlement terms herein are dependent upon receipt of payment. Creditor agrees to compromise the debt under the condition that the Settled Amount will be received as follows:

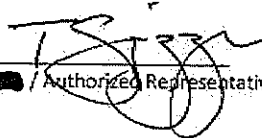
\$425.07 Due: 05/31/2016	\$425.07 Due: 06/30/2016	\$425.07 Due: 07/30/2016
\$425.07 Due: 08/30/2016	\$425.07 Due: 09/30/2016	\$425.07 Due: 10/30/2016
\$425.07 Due: 11/30/2016	\$425.07 Due: 12/30/2016	\$425.07 Due: 01/30/2017
\$425.07 Due: 02/28/2017	\$425.07 Due: 03/30/2017	\$424.97 Due: 04/30/2017

- The Settled Amount shall be considered as Settlement in full of the Debtor's loan and Creditor will take no further collection action regarding the outstanding debt amount.
- If Debtor fails to pay the Settled Amount by terms outlined, the agreement shall be terminated immediately and Creditor shall immediately demand the outstanding amount owed by Debtor in full.
- Each party acknowledges and agrees that each of them will bear their own costs, expenses, attorney fees and/or any other costs arising out of and/or connected with the negotiation, drafting and execution of this settlement.
- Each party has read this settlement, has had adequate time to consider it and has had an opportunity to independently consult with an attorney, if so desired, prior to executing this settlement. Additionally, each party executes this settlement knowingly, voluntarily and of their own free will, not subject to duress, undue influence or inequality of bargaining power in connection with the negotiation or execution of this settlement.

[REDACTED] declares that he is authorized to act as a representative of Lending Club.

This agreement for debt settlement shall be binding upon and have effect to the benefit of the parties, their successors, and assigns.

Dated: **May 24, 2016**

Signature: 
[REDACTED] / Authorized Representative of Lending Club

Signature: _____
[REDACTED]

If via regular US Postal Service:

LENDINGCLUB CORPORATION
DEPT# 34268
P O BOX 39000
SAN FRANCISCO CA 94139

If via overnight delivery only:

FREMONT WELLSFARGO LOCKBOX SERVICES
3440 Walnut Ave, Window H
Fremont CA 94538
Attn.: Dept # 34268

Whenever \$600.00 or more in principal of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

LendingClub Corporation
71 Stevenson Street
Suite 300
San Francisco, CA 94105