



October 04, 2013

The Fresh Start Firm, LLC  
Fax: 877.722.7177  
Attn: Timothy M. Stull

DESTINY JIMENEZ  
1800 PACIFIC AVE  
SAN FRANCISCO, CA 12345-1523

Re: **RTR Loan# 0106205756**

DESTINY JIMENEZ  
4987 INDIAN RIVER DR UNIT #129  
LAS VEGAS NV 89103

Your offer of **\$10,500.00** in certified funds, along with this signed letter, will be accepted as **Full Settlement** on the above referenced loan with no recourse by either yourself or Real Time Resolutions, Inc. The funds must be received in this office within 21 days from the date of this letter.

Please send Cashier's Check/Title Company Check to the following address:

Real Time Resolutions, Inc.  
Attn: Genesis Cerrato  
P.O. Box 35888  
Dallas, TX 75235

Please direct all future correspondence regarding this loan to my attention. If you have any questions, or need any additional information please contact me at 1-855-229-0040, ext. 6456

Please note that entering into this agreement may or may not result in tax consequences to you. The IRS requires certain amounts that are discharged as a result of the cancellation of debt to be reported on a Form 1099-C. You will receive a copy of the Form 1099-C if one is required to be filed with the IRS. If you are uncertain of the legal or tax consequences, we encourage you to consult a lawyer and/or tax advisor.

Genesis Cerrato  
Recovery Analyst  
Real Time Resolutions, Inc.

\_\_\_\_\_  
Borrower Initials

\_\_\_\_\_  
Co-Borrower Initials (if applicable)

PLEASE SEE NEXT PAGE FOR MORE INFORMATION REGARDING THIS SETTLEMENT



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The customer hereby releases, discharges and relinquishes the Creditor, Real Time Resolutions, Inc., any entities affiliated or related thereto, and its respective employees, agents, attorneys, consultants, advisors, successors and assigns from any and all liabilities, claims, causes of action, losses damages or other matters whatsoever, past, present or future, which have been asserted or which could in the future be asserted, including, but not limited to, claims, causes of action, losses, damages, or other matters arising out of or relating in any way to this transaction, activities relating to the servicing collection or negotiation with the customer, to the Loan Documents, their origination process and charges relating thereto, and any and all transaction contemplated thereunder, or the Property, including but not limited to the improvements constructed thereon.

\_\_\_\_\_  
DESTINY JIMENEZ

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

**IMPORTANT NOTICE REQUIRED BY LAW:** Federal law requires us to notify you that (a) Real Time Resolutions, Inc. is considered a debt collector, (b) this is an attempt to collect a debt and (c) any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this letter is not an attempt to collect a debt from you personally to the extent it is included in your bankruptcy or has been discharged, but is provided for informational purposes 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](http://www.ftc.gov).