PARKER&SHULTZ

This Mutual Release and Settlement ("Agreement") is entered into between the following parties ("the parties") Parker & Shultz (Firm) and, Contract Owner listed below.

Contract Owner: AMY CARD

File Number: 271084 Original Creditor: CAPITAL ONE

Balance: \$19,660.38 **Original Account Number:** 4862362221109674

Recitals: This is a release tailored for use as a settlement between two parties. The Releasing Party agrees to settle this matter as a trade-off for reaching a final settlement and end.

Accord and Satisfaction Agreement: The Releasing Party agrees to release any claims they have to the debt in exchange for an agreed upon compensation. The parties acknowledge that they have participated in formulation the contents of this agreement via dialogue and sign the same of their own free will.

Settlement Offer: \$1,697.00

Payment Amount: \$1,697.00

Payment Due Date: 09/01/2022

As of the date of signing this document Parker & Shultz is prepared to accept a settlement offer as detailed above to satisfy any and all obligation pertaining to the above mentioned account. Upon receipt of this settlement we shall notify our client that the obligation is satisfied and our client will notify the major credit bureaus as a "Settled in Full". If for any reason you are unable to abide by the terms mentioned above and you fail to contact us to make suitable arrangements; this matter will be considered **NULL AND VOID**, and this matter will continue to escalate as originally stated in accordance with state law.

Contingent upon fulfillment of the settlement requirements set forth in this agreement, each party, for itself and for its heirs, successor's and assigns, voluntarily release the other party and its heirs, successor's and assign's from all actions, causes of actions, demands, damages, costs, expenses and liabilities or other losses known or unknown, which may presently exist of later arise regarding the note. This agreement expresses the complete understanding of the parties with respect to the subject matter and supersedes all prior proposals, agreements, representations and understandings. This agreement may not be amended except in writing signed by both parties.

This agreement constitutes a compromise. Each party agrees to the foregoing release with full knowledge of any and all rights it may have. Each of the parties acknowledges they have full authority to execute this agreement in the capacities for which they have signed, below.

ATTORNEY'S FEE'S if it is necessary to collect the indebtedness though litigation Pursuant to Civil Code Si717, you are hereby notified that our client does demand payment of attorney's fees and your obligation under your agreement in this regard shall be enforced.

Michael Edwards

Michael Edwards – Parker & Shultz