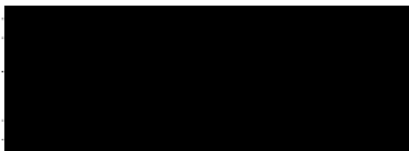



12/3/2025

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Regarding our client: Forward Financing


Balance: \$21,100.25

Balance Type: **COMMERCIAL/NON-CONSUMER**



Please review the terms of the following settlement to which you have agreed:

Total amount of settlement payment: \$8866.00 over 9 months

Settlement payment due date: 12/26/2025 986.00, next 8 pays, due on the 26th of month for 985.00

“The settlement amount of \$8,860.00 effectively clears all outstanding balances and obligations associated with this account. This payment serves as a full resolution of any debts or pending charges, ensuring that no further financial responsibility remains. Once the amount is paid, all obligations are considered satisfied, and the account will be marked as settled, with no additional payments or actions required. This will also terminate all Liens associated with this debt.”

To induce Forward Financing to accept the foregoing settlement, you admit that you and your business jointly and severally owe Forward Financing the amount of \$21,100.25, as of 12/3/2025. Your affirmative act of making payments pursuant to this settlement agreement shall constitute your confirmation of the foregoing admission. This letter, its terms, and the information contained herein is confidential; the parties agree to not disclose the terms contained herein to any third party unless required to do so under applicable law, and/or in the event of a default hereunder by a party.

Please note in the event that your settlement payment is returned or blocked for any reason, then the balance that is owed on this commercial account will be fully reinstated, the remedies available to Dedicated’s client will be fully reinstated, the settlement will be revoked, and collection efforts will then ensue as if no attempt to pay the balance had ever been made. Please note that there is no obligation to renew any settlement after it has been revoked.

Please inform us at least 48 hours in advance of a scheduled payment if your payment method changes in any way, such as the proposed use of a new credit card or a new expiration date on your current credit card. Please also note that there is a \$34 fee if a payment to us is bounced for any reason (e.g., NSF), so

This collection agency is licensed by the Minnesota Department of Commerce. This company is licensed by the North Carolina Department of Insurance - Company Number 119506252. This collection agency is licensed by the Collection Service Board of the Tennessee Department of Commerce and Insurance. This is an attempt to collect a commercial debt, and any information obtained will be used for that purpose. This is a communication from a debt collector. If a bankruptcy regarding this debt is pending or has been discharged, please disregard this letter, and notify the sender immediately.



4000 Lexington Avenue North, Suite 125
Shoreview, MN 55126

Toll Free: 844-351-3945

it is important that you ensure that your settlement payment fully clears. In special cases, where you need to have a payment date or amount altered, please call, email or text us at least 48 hours in advance that we can discuss and process your request without issue or unnecessary cost to you.

Sincerely,

Dedicated Financial GBC
Debra
Workout Support Specialist
dferrell@dedicatedgbc.com
Call or Text: 651-432-4069

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