

11/24/2025



**Carmichael & Frost LLC**

3372 Peachtree Rd. Ste. 115  
Atlanta, GA 30326  
www.CarmichaelFrost.com

|                   |                    |
|-------------------|--------------------|
| ACCOUNT NO:       | [REDACTED]         |
| CLIENT:           | [REDACTED]         |
| CLAIM NO:         | [REDACTED]         |
| AMOUNT:           | \$21,250.89        |
| INTEREST:         | \$0.00             |
| OTHER FEES:       | \$5,390.00         |
| OTHER COSTS:      | \$0.00             |
| PAYMENTS:         | \$0.00             |
| <b>TOTAL DUE:</b> | <b>\$26,640.89</b> |

[REDACTED]  
[REDACTED]  
[REDACTED]

This letter confirms that Everest Business Funding has agreed to accept a payment of \$16,000 to settle your account. The first payment of \$3,900 is due 11/28/2025 via bank wire followed by 11 consecutive monthly payments of \$1,100 starting 12/26/2025. This agreement will become null and void if full payment is not received on their respective due dates at which time you will be liable for the balance in full plus costs and fees.

Upon receipt of all bank wire payments totaling \$16,000, Everest Business Funding and their representatives will consider the balance as settled in full and will send you a release letter within 30 days.

Make sure you email me a copy of the confirmation receipt once the wire is initiated on 11/28/2025.

Sincerely,

[REDACTED]  
[REDACTED]

-----PAYMENT INSTRUCTIONS BELOW-----

**BANK WIRE PAYMENT INSTRUCTIONS:**

NOTES SHOULD INCLUDE: [REDACTED] BALANCE: \$26,640.89

Carmichael & Frost  
3372 Peachtree Rd. Ste. 115  
Atlanta, GA 30326

Bank Name: Wells Fargo

[REDACTED]  
[REDACTED]  
[REDACTED]