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Atlanta, Georgia 30326
Phone: 470-671-7446
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Date: April 28, 2026

Creditor: Everest Business Funding
Admin#: [REDACTED]
Case#: [REDACTED]
Debtor: [REDACTED]
Balance: \$37,242.00 (USD)

Dear [REDACTED]

This email confirms the terms of the settlement agreement pertaining to **Account/Admin # [REDACTED]**. As of the date of this correspondence, the outstanding balance due on the account is **\$37,242.00** ("Total Balance Owing").

Everest Business Funding has agreed to accept a **total settlement amount of \$22,500.00**, payable under the following terms:

Payment Schedule:

- **\$3,000** due on or before **April 30, 2026**

The remaining balance shall be paid as follows, with each payment due on the business day prior to month-end:

- **\$2,785.71** due **May 29, 2026**
- **\$2,785.71** due **June 30, 2026**
- **\$2,785.71** due **July 31, 2026**
- **\$2,785.71** due **August 31, 2026**
- **\$2,785.71** due **September 30, 2026**
- **\$2,785.71** due **October 30, 2026**
- **\$2,785.71** due **November 30, 2026**

Please be advised that if any payment is returned unpaid by your financial institution for any reason, this agreement shall become null and void. In such an event, the full outstanding balance shall become immediately due and payable, including any applicable enforcement costs, court fees, and attorneys' fees.

UCC Termination: Upon receipt and clearance of all settlement payments, Everest Business Funding agrees to release the debtor from all remaining liabilities related to this account.

Confidentiality: The negotiations, terms, existence, and form of this agreement are strictly confidential. The borrower, guarantor(s), and their agents or representatives agree to maintain such confidentiality.

If you have any questions or require payment instructions, please contact our office directly. Carmichael & Frost represents that it has full authority to resolve this account as set forth herein, and that **Faith Porter** is authorized to execute this settlement agreement.

Sincerely,

Faith Porter
Director, Advance Litigation Division
Carmichael & Frost