

Carla Consumer
123 Main Street, Sp. 133
San Jose, CA 94086

May 23, 2018

Nichol Alan De Guzman
Midland Funding, LLC
10601-G Tierrasanta Blvd, #4540
San Diego, CA 92124

Re: Midland v. Montufar
Santa Clara Co. Case No. 18cv322886
File No. 17-232923

Dear Nichol Alan De Guzman:

I am the defendant in the above-referenced case and am writing with a settlement proposal.

I would pay Midland \$300 no later than June 15, 2018 in exchange for a dismissal with prejudice. If you accept, please notify me of your acceptance in writing and I will send you the funds.

I look forward to hearing Midland's response to my proposal.

Sincerely,

Carla Consumer