



April 19, 2012



Discover Card Account ending in:

Balance: \$9,248.17



This letter is to confirm our agreement Discover Card will accept a settlement in the amount of \$2,774.75. All payments to be set up via telephone checks or overnight mail.

\$231.22 by the end of the month for April 2012 through March 2013

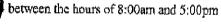
If payments are not received by the agreed upon dates the settlement offer will be null and void and the balance will be due in full.

Once payments totaling \$2,774.75 clear the bank account, we will report to the Credit Reporting Agencies the account is settled in full for less than the full balance. The R-9 rating will remain as it is an accurate reflection of your account history.

Please remit overnight payment to:



If you have further questions, please contact our office at EST Monday through Friday.





This is an attempt to collect a debt and any information obtained may be used for that purpose.