

DISCOVER[®]
FINANCIAL SERVICES

PO Box 3004
New Albany OH 43054 3004

July 6, 2009



Account# [REDACTED]
Balance \$7,646.38

Dear [REDACTED]

This letter will confirm our agreement that Discover Card will accept \$3,059.00 as a settlement on the above account.

Upon the receipt of your payment, an update will be sent to the major credit reporting agencies in your area informing them that this account has been settled in full for less than the full balance. The account will be permanently closed and any amount left unpaid over \$600.00 will have to be claimed as earned income on a 1099C tax form.

IF PAYMENT IS NOT RECEIVED by July 7, 2009, the offer will be withdrawn.

To complete this agreement, you must contact our office at 1-614-283-2866. **If payment is received without contacting our office, settlement will be null and void.** Please contact us Monday through Friday between the hours of 8:00 a.m. to 11:00 p.m. EST. and Saturday between 8:00 a.m. to 2:00 p.m. EST.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve Clifton".

Steve Clifton
SR Department Manager
1-614-283-2866
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This is an attempt to collect a debt and any information obtained may be used for that purpose.