DISCOVER'

P.O. Box 3008 New Albany, OH 43054-3008

December 27, 2017

C/O NATIONAL DEBT RELIEF 11 BROADWAY STE 1600 NEW YORK, NY 10004-1462

Re: Account Number Ending In:

Enrolled Balance: \$1,248.00

Current Balance: \$1,104.47

Settlement Amount: \$442.00

Settlement %: 35.42%

% Debt Reduction: 39.58%

Dear

This letter will confirm our agreement that Discover® Card will accept \$442.00 as a settlement on the above account.

A settlement of \$442.00 on your current balance has been approved. Payment(s) must post to your account by 12/31/2017.

Upon receipt of your final payment, we will consider this account settled for less than the full balance.

If you have a Cashback Bonus balance, we will send you a check for that amount.

The failure to pay the agreed upon settlement amount by the agreed upon date will cause the settlement to be null and void and will result in the entire remaining account balance becoming due immediately.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax adviser of your choosing.

If you have any further questions, please contact our office at 1-800-347-7588.

Sincerely.

Jessica McClanathan Department Manager

Discover Card

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

Discover Card, issued by Discover Bank, member FDIC