

# DISCOVER

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

January 10, 2018

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

Enrolled Balance:	\$4,835.00
Current Balance:	\$5,370.62
Settlement Amount:	\$2,149.00
Settlement %:	44.45%
<b>% Debt Reduction:</b>	<b>32.55%</b>

Re: Account Number Ending In: ██████████

Dear ██████████

This letter will confirm our agreement that Discover® Card will accept \$2,149.00 as a settlement on the above account.

A settlement of \$2,149.00 on your current balance has been approved. Payment(s) must post to your account by 01/31/2018.

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.