



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

August 21, 2015



Enrolled Balance: \$11,293.00  
Current Balance: \$12,933.30  
Settlement Amount: \$4000.00  
Settlement %: 35.42%  
**% Debt Reduction: 49.58%**

Re: Account Number Ending In: 9337  
Current Balance: \$12,933.30

Dear [REDACTED]

This letter will confirm our agreement that Discover card will accept \$4,000.00 as a settlement on the above account.

A 30.93% settlement of \$4,000.00 on your current balance has been approved. Payment(s) must post to your account by 08-25-2015.

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

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

In addition, there may be certain tax consequences. Whenever \$600.00 or more is forgiven as a result of settling a debt for less than the balance owed, the creditor may be required to report the amount forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

Should you have any questions, please contact me between the hours of 8:00 a.m. and 5:00 p.m. MST, Monday through Friday.

Sincerely,

Doug Martin  
CMA Department Manager  
Discover Financial Services  
888-204-8968

Fax To: National Debt Relief	From:
ATTN: Jordan	Co: Discover
Phone #:	Phone: 888-204-8968
Fax #: 917-591-2603	Fax #: 801-902-5444

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