

# STILLMAN LAW OFFICE

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M-W 8:00AM - 7:00PM, and  
Th-F 8:00AM - 5:00PM

December 24, 2024

National Debt Relief  
180 Maiden Lane 30th Floor  
NEW YORK NY 10038

RE: Creditor: **DISCOVER BANK**  
Account Number: [REDACTED]  
File Number: 24-241243  
Current Balance: \$2,042.00

Dear representative of [REDACTED]

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

This letter is to confirm a settlement arrangement was reached. Terms and total settlement amount of the agreement are as follows:

Initial payment: \$25.00 due on 12/23/24

Recurring payments: 7 monthly payments of \$25.00 beginning on 01/23/25. Your first recurring payment is due on or before 01/23/25. Subsequent recurring payments are due on or before the 23rd of each month.

Recurring payments: 9 monthly payments of \$143.00 beginning on 08/23/25. Your first recurring payment is due on or before 08/23/25. Subsequent recurring payments are due on or before the 23rd of each month.

Final payment: \$147.00 due on 05/23/26 For a total settlement amount of \$1,634.00.

Payments must be received on or before the dates listed in the terms of this agreement. Untimely or incomplete repayment consistent with the terms may render this agreement null and void. This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void.

**NOTICE: PLEASE SEE BEHIND FOR IMPORTANT INFORMATION**

