

DISCOVER
FINANCIAL SERVICES

PO Box 3025
New Albany, OH 43054-3025

April 27, 2010

Jocelyn

Re: Discover Card Account Number Ending in:
Current Balance: \$9,687.39

Dear Jocelyn

We have been authorized to offer you the opportunity to settle your account.

A settlement of 60% on your current balance has been approved. Your first payment of \$4,700.00 must post to your account via Telephone Check by 04/30/2010. Twenty-four additional payments of \$47.00 must post to your account via Telephone Check the 15th of each month beginning 05/15/2010 and ending 05/15/2012 for this settlement offer to be valid:

Upon receipt of your payment, an update will be sent to the major credit reporting agencies informing them that this account has been settled in full for less than the full balance.

If you have any further questions, please contact our office at

Sincerely,

Account Manager

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