



[Redacted]

January 10, 2014

[Redacted]

Discover Card Account ending in: [Redacted]  
Current Balance: \$5,588.87

Dear [Redacted]:

This letter will confirm our agreement that Discover Card will accept \$2,236.00 as a settlement on the above account.

A 40% settlement of \$2,236.00 on your current balance has been approved. Payment (s) must post to your account by 01/31/2015.

Upon receipt of your final payment, we will consider your account settle 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 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.

If you have any further questions, please contact our office at [Redacted].

Sincerely,

[Redacted]  
Manager Reporting & Analysis  
Discover Card

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