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NY CITY AND YONKERS RESIDENTS ONLY CALL (877) 368-4531

THIS LAW FIRM EMPLOYS ONE OR MORE ATTORNEYS ADMITTED TO PRACTICE IN THE FOLLOWING STATES:

- ALASKA
- ARIZONA
- CALIFORNIA
- COLORADO
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- KENTUCKY
- MAINE
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- NEW JERSEY
- NEW HAMPSHIRE
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- PENNSYLVANIA
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

Personal and Confidential
CONSUMER LEGAL CENTER
4500 CAMPUS DR SUITE 127
NEWPORT BEACH, CA 92660
Fax: 949-272-2313

December 11, 2015

70%

Creditor: DISCOVER BANK

Your client [REDACTED]
Account number ending [REDACTED]
Balance: \$14,286.18 File ID: [REDACTED]

Debtor: [REDACTED]

This letter will confirm that our client, DISCOVER BANK, has agreed to accept \$10,001.00 as settlement in full of the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule below on or before the date specified, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth below, (1) we will advise our client that the account is settled in full; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens.

Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment
1	12/30/2015	\$4000	5	4/29/2016	\$545	9	8/29/2016	\$545
2	1/30/2016	\$545	6	5/29/2016	\$545	10	9/29/2016	\$545
3	2/29/2016	\$545	7	6/29/2016	\$545	11	10/29/2016	\$545
4	3/29/2016	\$545	8	7/29/2016	\$545	12	11/30/2016	\$551

If each payment set forth above is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Your client should note the following:

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 after which a copy would be mailed to your client by the creditor. If your client is uncertain of the legal or tax consequences he/she should be encouraged to consult a legal or tax advisor.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.

DISSIPAT