

DISCOVER

P. O. Box 3025
New Albany, OH 43054-3025

October 9, 2015

Consolidator Consumer Legal Center
615 W Civic Center Dr. Ste 280
Santa Ana, CA 92701-1030

50%

Discover® Card Account ending in [REDACTED]
Balance: \$20,090.60
Client: [REDACTED]

Dear Sir or Madam:

This letter is to confirm our agreement for Discover Card to accept a settlement in the amount of \$10,045.30. Payments to be set up via telephone checks or overnight mail as follows:

- \$ 1,239.30 due on October 30, 2015
- \$ 500.00 (11) payments due on November 30, 2015 through September 30, 2016
- \$ 551.00 (6) payments due on October 30, 2015 through March 30, 2017

Once payments totaling \$10,045.30 clear your bank account, we will consider the account settled for less than the full balance.

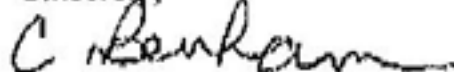
The failure to meet any agreed upon payment that is part of this settlement by the payment due date will terminate the settlement agreement and will result in the entire remaining account balance becoming due immediately.

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 your client by the creditor. If your client is uncertain of the legal or tax consequences we encourage your client to consult their legal or tax advisor.

Remit overnight payment to: Discover Card
2100 W Corporate Dr. Suite A
Addison, IL 60101-1446

If you have further questions, please contact our office at 1-800-347-3122 between the hours of 8:00am and 5:00pm EST Monday through Friday.

Sincerely,



C. Benham
Sr. Account Manager
Discover Card *PM*