



November 4, 2008

Re: Settlement Agreement

Creditor: Discover Financial Services  
Account#:   
Balance: \$6739.81  
Settlement: \$2021.94  
Date Due: 11/7/08

Our client, Discover Financial Services has agreed to settle the account listed above for the amount of \$2021.94. Payment of \$2021.94 is due 11/7/08. If payment is not received by end of business on the due date, settlement offer is null and void. Once your payment has cleared the bank our client will consider your account settled. Our client will be informed of the above referenced payment and amend your credit report to reflect the resolution of this matter.

Sincerely,

A handwritten signature in cursive script that reads "Carl Oliver".

Carl Oliver  
Account Manager  
Focus Receivables Management, LLC

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

8306 Laurel Fair Circle, Suite 200  
Tampa, FL 33610  
Main # 813-628-6101  
Toll Free # 1-877-623-6287  
FAX # 813-630-0992

**Please see reverse side for important information**