

4285 Genesee Street
Cheektowaga, NY 14225-1943

Fax:

Jan 27 2010 12:11pm P002/002
NORTHSTAR
LOCATION SERVICES, LLC

RETURN SERVICE REQUESTED

Hours Mon-Thurs 8AM-10PM EST
Fri 8AM-8PM EST, Sat 8AM-4PM EST

LAKE WORTH FL 33461

Creditor: Discover Card
Account #: *****0743
Date: 01/27/2010
Balance: \$11,175.06
Settlement Due: \$5,587.53

This letter serves as confirmation that, as the duly authorized representative for Discover Card, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$5,587.53. The first payment of \$465.63 is due in our office by 01/29/2010. The second payment of \$465.63 is due in our office by 02/28/2010. The third payment of \$465.63 is due in our office by 03/29/2010. The fourth payment of \$465.63 is due in our office by 04/29/2010. The fifth payment of \$465.63 is due in our office by 05/29/2010. The sixth payment of \$465.63 is due in our office by 06/29/2010. The seventh payment of \$465.63 is due in our office by 07/29/2010. The eighth payment of \$465.63 is due in our office by 08/29/2010. The ninth payment of \$465.63 is due in our office by 09/29/2010. The tenth payment of \$465.63 is due in our office by 10/29/2010. The eleventh payment of \$465.63 is due in our office by 11/29/2010. The final payment of \$465.60 is due in our office by 12/29/2010. Upon clearance of funds, the above-mentioned account will be closed as settlement in full.

You will be charged a transaction fee in the amount of \$9.95 when you pay by check-by-phone, credit or debit card payment, unless prohibited by state or federal law. Please contact a Northstar Account Representative toll free at _____ or direct dial our Remittance Department at _____ to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void. In the event your payment is returned by your financial institution for non-sufficient funds or because the account was closed, a service fee in the amount of \$15.00 will be assessed, unless prohibited by state or federal law.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. This collection agency is licensed by the Department of Consumer Affairs, the City of New York License #1179143.



To ensure proper credit, return this portion with your payment

LAKE WORTH FL 33461

Creditor: Discover Card
Account #: *****0743
Date: 01/27/2010
Balance: \$11,175.06
Settlement Due: \$5,587.53

Amount Remitted: _____

Northstar Location Services, LLC
Attn: Financial Services Dept.
PO Box 2157
Williamsville, NY 14231-2157