

January 26, 2010

Client Name: Discover Financial Services  
Original Creditor: Discover Card  
Balance: \$13,331.68  
Client Account: #  
Account ID:

Canoga Prk, CA 91304

Dear M

Pursuant to our conversation, please be advised that the above referenced account has been referred to us for collections.

Our agency is authorized to settle your account for a reduced balance of \$3,332.92. You have agreed to repay the above noted sum under the following terms:

|                                      |                                    |
|--------------------------------------|------------------------------------|
| \$1,350.00 due on or before 01/28/10 | \$400.00 due on or before 02/26/10 |
| \$400.00 due on or before 03/26/10   | \$400.00 due on or before 04/26/10 |
| \$400.00 due on or before 05/26/10   | \$400.00 due on or before 06/26/10 |

You can settle this matter by calling us and paying by phone or sending your check or money order to the payment processing center. In the event that you are unable to make the settlement payment within the acceptance period indicated, please call our office to discuss your account. It is possible to extend the acceptance period; however, we are not obligated to renew this offer. Please send your payment or correspondence to the processing center listed below:

Payment Processing Center  
11675 Rainwater Drive, Suite 350  
Alpharetta, Georgia 30009

Upon receipt and clearance of the settlement amount, there will remain no further outstanding obligations pertaining to the account. We take pride in assisting our customers to resolve their situations. If you have any questions or wish to discuss your account with one of our representatives, please call our toll free number at 1- during normal business hours Monday - Thursday 8:00AM - 9:00PM EST; Friday 8:00 AM - 4:30 PM EST; and Saturday 9:00AM - 12PM EST.

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

Your attention to this matter is most appreciated.

**NOTICE: See Enclosed Document for Important Information**

**Redline Recovery**  
The Driving Force 

95 John Muir Drive, Suite 100  
Amherst, New York 14228