

CLIENT SERVICES, INC.
3481 HARRY S. TRUMAN BLVD.
ST. CHARLES, MO 63301
1-800-521-3236

50%

05-26-10

REFERENCE NO.
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

RE: DISCOVER FINANCIAL SERVICES
CLIENT ACCOUNT NUMBER: [REDACTED]
BALANCE: \$6213.63

I am forwarding this letter to confirm that our client has agreed to accept \$3108.00 as settlement in full for the above obligation.

This offer is valid provided the full amount of the settlement is received according to the following schedule.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$259.00	JUNE 30, 2010 TILL MAY 30, 2011
\$259.00	FEBRUARY 28, 2011

This offer is valid provided the full amount of the settlement is received within the days from the date of this letter. If the amount written-off is equal or greater than \$600.00, our client may be required by Internal Revenue Code, section 6050P, to report this amount and issue a Form 1099-C. If you have any questions regarding your personal taxes, it is recommended you consult with a certified public accountant or other tax professional.

SINCERELY,

SYDNEY DEMPSEY

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

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a

judgment. For more information about debt collection activities,
you may contact the Federal Trade Commission at 1-877-FTC-HELP
or www.ftc.gov.