

CLIENT SERVICE:  
3451 HARRY S. T  
SAINT CHARLES,  
1-800-521-3236

m-9pm

Sunday: Closed

DECEMBER 09, 2011

REFERENCE NUMBER

[REDACTED]

[REDACTED]

**\$8883.90  
SAVED**

RE: DISCOVER FINANCIAL SERVICES

ACCOUNT NUMBER: [REDACTED]

BALANCE DUE: \$14,806.50

I am forwarding this letter to confirm that our client has agreed to accept \$5,922.60 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>		<u>AMOUNT DUE</u>	<u>DUE DATE</u>
Payment 1 :	\$25.00	12/22/2011	Payment 8 :	\$300.00	07/22/2012
Payment 2 :	\$300.00	01/22/2012	Payment 9 :	\$300.00	08/22/2012
Payment 3 :	\$300.00	02/22/2012	Payment 10 :	\$800.00	09/22/2012
Payment 4 :	\$300.00	03/22/2012	Payment 11 :	\$800.00	10/22/2012
Payment 5 :	\$300.00	04/22/2012	Payment 12 :	\$800.00	11/22/2012
Payment 6 :	\$300.00	05/22/2012	Payment 13 :	\$800.00	12/22/2012
Payment 7 :	\$300.00	06/22/2012	Payment 14 :	\$297.60	01/22/2013

Please know that if under the terms of this account settlement, the amount forgiven by your creditor was equal to or greater than \$600.00, your creditor may be required by the Internal Revenue Service to report such amount, and issue you a Form 1099 income statement. If you have any questions regarding your personal taxes, it is recommended that you consult with a tax professional. Thank you for working with us in resolving this matter.

JOSHUA MCEWAN

If you have any questions or concerns regarding how your account has been handled by Client Services, Inc., please contact our consumer affairs department toll free at 1-877-665-3439

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.

PLEASE SEE THE REVERSE SIDE (OR FOLLOWING PAGE IF FAXED) FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE.

1099SO(P)