

Office Hours:  
M-Th 8am-11pm est  
Fri. 8am-10pm est  
Sat. 8am-4pm est

September 13, 2012

726 Exchange Street, Suite 700, Buffalo, NY 14210  
Toll Free: 1-800-396-0870

[REDACTED]  
626 Rxr Plaza West Twr6  
Uniondale, NY 11556

20%

Previous Creditor: Discover Bank  
Current Creditor : DB SERVICING CORPORATION  
Account # : [REDACTED]  
Balance : \$7,988.51  
Reference # : [REDACTED]

\*\*\*\*\* SETTLEMENT OFFER \*\*\*\*\*

Fax attention:  
Fax #: (000) 000-0000

Dear [REDACTED]

On behalf of our client, DB SERVICING CORPORATION, Capital Management Services, L.P. is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$1,601.15 due in our office no later than 09/17/12.

You may remit these settlement payments to Capital Management Services, L.P. 726 Exchange St. Suite 700, Buffalo, New York 14210 or call 1-800-396-0870 for other payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

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

Please see additional page for important information. We are required under state law to notify consumers of the following rights.

This list does not contain a complete list of the rights consumers have under state and federal law.