

DISCOVER

P. O. Box 3025
New Albany, OH 43054-3025

November 24, 2014

[REDACTED]
Centereach NY 11720-3900

20%

Discover® Card account ending in: [REDACTED]
Balance: \$1,863.48

Dear Mr. [REDACTED]

We have been authorized to offer you the opportunity to settle your account.

A settlement on your current balance has been approved. The one time payment of \$375.00 must post to your account November 30, 2014.

The failure to meet any agreed upon payment that is part of this settlement by the payment due date will cause the settlement to be null and void and will result in the entire remaining account balance becoming due immediately.

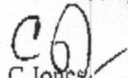
In addition there may be certain tax consequences. Whenever \$600 or more is forgiven as a result of settling a debt for less than the balance owed, the creditor may be required to report the amount forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences we encourage you to consult your legal or tax advisor.

Once the payment clears the bank account, we will consider this account settled for less than the full balance.

Remit overnight payment to: Discover Card
2100 W Corporate Dr. Suite A
Addison, IL 60101-1446

If you have further questions, please contact our office at 1-800-347-3122 between the hours of 8:00am and 5:00pm EST Monday through Friday.

Sincerely, [REDACTED]


C. Jones
Lead Collector
Discover Card

This is an attempt to collect a debt and any information obtained may be used for that purpose.