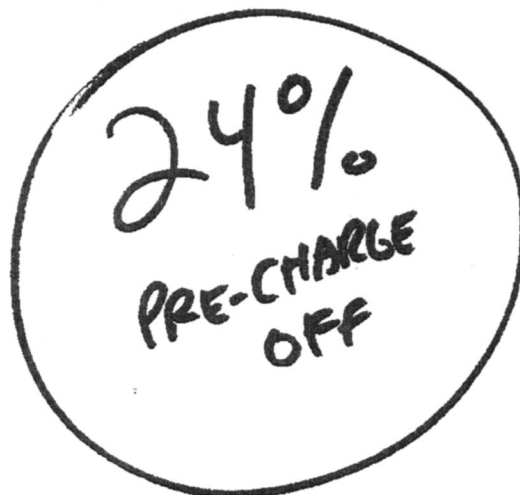


DISCOVER®

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

January 14, 2011

██████████
Attorney at Law
3000 Marcus Ave Ste 1W12
Lake Success, NY 11042



Discover Card Account ending in: ██████
Balance: \$ 10,127.92
Client: Josephine ██████

Dear Mr. ██████

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

A settlement on her current balance has been approved. The one time payment of \$ 2,500.00 to be paid via telephone check or overnight mail must post to your client's account by January 25, 2011. If the payment is not received by this date the settlement offer will be null and void and the balance will be due in full.

Once the payment clears the bank account, an update will be sent to the Credit Reporting Agencies informing them the account is settled in full for less than the full balance. The R-9 rating will remain as it is an accurate reflection of your client's account history.

Please remit overnight payment to: DFS Services, LLC
2100 W Corporate Dr Ste A
Addison, IL 60101-1446

Place the full 16 digit account number on the memo line of the check or money order.

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,

E. Kempton
Sr. Account Manager

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