



25%
12 Payments

Van Ru Credit Corp.
1350 N. Touhy Ave
Suite 300E
Des Plaines IL 60018
(800) 468-2778
Fax: (847) 824-0742
corporate@vanru.com

MICHAEL SININSKI
626 RXR PLAZA
UNIONDALE, NY 11556

January 17, 2013

Van Ru Account # [REDACTED] Balance: \$8610.00

RE: Discover Bank
Discover Card Acct# ***** [REDACTED]

Dear [REDACTED]

This letter confirms our agreement with you to settle the above account for payment of 2152.50, made in 12 payments as follows:

Agreed Upon		Agree Upon		Agreed Upon	
Date Due	Amount	Date Due	Amount	Date Due	Amount
01/28/13	100.00	02/28/13	100.00	03/28/13	195.25
04/28/13	195.25	05/28/13	195.25	06/28/13	195.25
07/28/13	195.25	08/28/13	195.25	09/28/13	195.25
10/28/13	195.25	11/28/13	195.25	12/28/13	195.25

Please make your payment payable to Discover Bank and mail to the following address:
Van Ru
PO Box 1612

Des Plaines IL 60017

If payment is not made timely and/or not in the amount indicated above, this settlement agreement will be deemed null and void. All sums previously paid will be applied against the full amount you owe.

If you have any questions or wish to discuss your account with one of our representatives, you may contact us at 877-277-8388.

Sincerely,
Van Ru Credit Corporation

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

New York City Department of Consumer Affairs License #1416007