

**DISCOVER**  
FINANCIAL SERVICES

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

June 23, 2010

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

25%

Client Name: ██████████  
Discover Card Account ending in: ██████  
Balance: \$ 9,594.59

Dear ██████████

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

A settlement on his/hers current balance has been approved. One time payment of \$ 2,400.00 to be made via telephone check or overnight mail must post to your client's account by June 30, 2010.

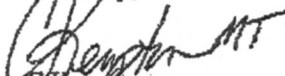
Upon the payment clearing the bank account, an update will be sent to the Credit Reporting Agencies informing them the account has been settled in full for less than the full balance with a zero balance. The R-9 rating will remain as it is an accurate reflection of your client's account history.

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

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

If you have any further questions, please contact our office at 1-888-201-4974 between the hours of 8:00 am and 5:00 pm EST Monday through Friday.

Sincerely,

  
C. Kempton

Dispute Investigator

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