

4285 Genesee Street  
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

27%

**NORTHSTAR  
LOCATION SERVICES, LLC**

866-224-9825

Hours Mon-Thur 8AM-10PM ET,  
Fri 8AM-8PM ET, Sat 8AM-2PM ET

REGINALD [REDACTED]  
C/O SJ PACKMAN & ASSOC  
626 RXR PLAZA W TWR 6FL  
UNIONDALE NY 11556

CREDITOR: Discover Bank  
ACCOUNT#: \*\*\*\*\*  
DATE: 04/26/12  
BALANCE: \$2,399.63  
SETTLEMENT DUE:\$658.57

This letter serves as confirmation that, as the duly authorized representative for Discover Bank, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$658.57 is due in our office by 04/30/12. Upon clearance of funds, the aboved mentioned account will be closed as settlement in full.

Please contact a Northstar Representative toll free at 1-866-224-9825 or direct dial our Remittance Department at 1-866-224-9825 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Payment website: <https://www.gotonls.com>

To ensure proper credit, return this portion with your payment

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Northstar Location Services, LLC  
Attn: Financial Services Dept.  
PO Box 49  
Bowmansville, NY 14026-0049

Amount Remitted: \_\_\_\_\_