

Relin, Goldstein & Crane, LLP
 28 East Main Street, Suite 1800
 Rochester, NY 14614-1991
 Phone: (585) 325-6202 Toll Free: (800) 203-9552
 Fax: (585) 325-6201

March 26, 2014

[Redacted]

40%
LAW SUIT

Re: Discover Bank
 vs. [Redacted]
 Account No. XXXXXXXXXXXXXXXX
 Index No. [Redacted]
 Current Balance: \$4,210.94

Dear Sir or Madam:

Please be advised that our client has authorized our office to accept a lump sum payment in the amount of \$1,680.00* as settlement in full of the above debt on the condition that payment is received in our office by March 31st, 2104. Please note that if the settlement funds are received in our office after said date the money will be applied as a regular payment toward the debt and the balance will remain due and owing.

Payment must be made in the form of a check or money order made payable to *Relin, Goldstein & Crane as Attorneys* and forwarded to the above address.

In the event that you are unable to forward the settlement funds as listed above please contact our office to make payment arrangements to satisfy the full balance due.

Please be advised, should the \$1,680.00 not be received as set forth herein we shall have no alternative but to proceed accordingly for the full balance due.

Thank you for your attention to this matter.

Very truly yours,

Relin, Goldstein & Crane, LLP

David Tarmino
 Paralegal Collector
 Retail Collections Department

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

*The settlement offered and/or accepted on your account with Discover Bank, Account # XXXXXXXXXXXXXXX5648, will result in a debt forgiveness of an amount equal to or greater than \$600.00 in principal. The IRS requires the bank to report any such discharge or forgiveness of debt to the IRS and the bank will comply with that IRS requirement. You may be required to include the amount of the debt discharged or forgiven as income on your federal income tax return. Please consult your tax advisor or other qualified person regarding this if you have any questions.