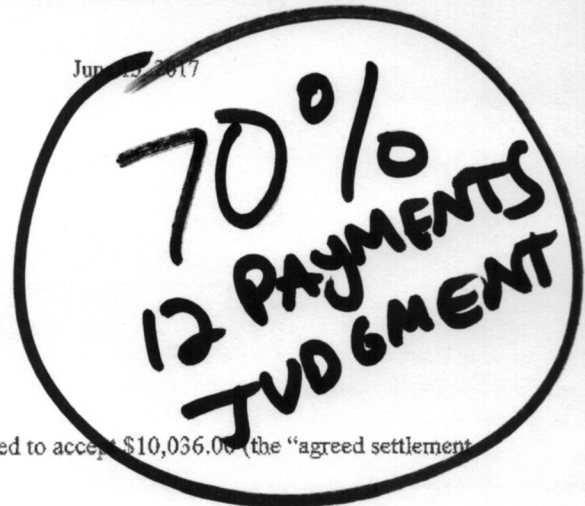


THIS LAW FIRM  
 EMPLOYS ONE OR  
 MORE ATTORNEYS  
 ADMITTED TO  
 PRACTICE IN THE  
 FOLLOWING STATES:

Personal and Confidential  
 Law Offices Of Kenneth H. Dramer  
 626 Rxx Plaza West Tower -6th Floor  
 Uniondale, NY 11556  
 Fax: 888-777-2170

Jun 13 2017



ALASKA Creditor: Discover Bank  
 Your Client: [REDACTED]  
 ARIZONA Account number ending in [REDACTED]  
 CALIFORNIA Balance: \$14,335.76

File ID: [REDACTED]

COLORADO Dear Counselor:

CONNECTICUT This letter will confirm that our client, Discover Bank, has agreed to accept \$10,036.00 (the "agreed settlement  
 FLORIDA amount") as settlement in full of the above-referenced account.

GEORGIA Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this  
 IDAHO firm of each payment set forth in the payment schedule below on or before the date specified, and the successful  
 ILLINOIS negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments  
 INDIANA set forth below, (1) we will advise our client that the account is settled in full; (2) if your client's account is in  
 KENTUCKY litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of  
 that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we  
 will file with the court a satisfaction of that judgment and release any associated liens.

Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment
001	06/30/17	\$840.00	005	10/30/17	\$836.00	009	02/28/18	\$836.00
002	07/30/17	\$836.00	006	11/30/17	\$836.00	010	03/28/18	\$836.00
003	08/30/17	\$836.00	007	12/30/17	\$836.00	011	04/28/18	\$836.00
004	09/30/17	\$836.00	008	01/30/18	\$836.00	012	05/28/18	\$836.00

MARYLAND If each payment set forth above is not received by this firm on or before the date specified for that payment and  
 MASSACHUSETTS successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please  
 MICHIGAN contact your client's non-attorney account representative. Your client should understand and consider the terms  
 MINNESOTA of any settlement before agreeing to it.  
 NEW JERSEY

NEW HAMPSHIRE Your client should note the following:

PENNSYLVANIA Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form.  
 RHODE ISLAND We cannot provide your client with tax advice. If your client has any questions, Discover encourages them to  
 consult a tax adviser of their choosing.

SOUTH CAROLINA Please see the reverse side of this letter for important notices concerning your client's rights.

TENNESSEE

TEXAS

VERMONT

VIRGINIA

WASHINGTON

DISTRICT OF COLUMBIA

Sincerely,  
 ZWICKER & ASSOCIATES, P.C.

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.