

11/03/2011

San Marcos CA 92069-7370

Current Creditor: DISCOVER BANK
Balance: \$2,613.04
Reference: 6011005817759809
Account ID: B9540667

Dear

Your account has been placed with our office for collections. Our agency is authorized to settle your account for a reduced amount of \$783.91.

You can settle this matter by calling us and paying by phone or sending your check or money order along with payment coupon on the attached sheet. In the event that you are unable to make this settlement payment within the acceptance period indicated, please call our office to discuss your account. It is possible to extend the acceptance period. We are not obligated to renew this offer.

Balance: \$2,613.04
Settlement Amount: \$783.91
Acceptance Period Expiration: November 08, 2011

Upon receipt and clearance of the settlement amount, there will remain no further outstanding obligations pertaining to the account. We take pride in assisting our customers to resolve their situations. If you have any questions or wish to discuss your account with one of our representatives, please call our toll free number at (800)592-0230 ext 4855 during normal business hours. Monday - Thursday 8:00 AM - 9:00 PM EST; Friday 8:00 AM - 4:30 PM EST; and Saturday 9:00 AM - 12:00 PM EST.

Please send your payment or correspondence to the processing center listed below:

Payment Processing Center
11675 Rainwater Drive, Suite 350
Alpharetta, GA 30009

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Respectfully,



Scott Simmen
Collection Manager

Notice: See Enclosed Document for Important Information