

4285 Genesee Street
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

NORTHSTAR
LOCATION SERVICES, LLC
866-224-9825

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

201300000032505

CREDITOR: Discover Bank
ACCOUNT#: *****9269
DATE: 05/02/13
BALANCE: \$2,604.54
SETTLEMENT DUE: \$651.00

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 \$651.00 due in our office by 05/15/13. Upon clearance of funds, the above mentioned account will be closed as settlement in full. We are not obligated to renew this offer.

The creditor may be required by law to report this settlement to taxing authorities. Neither the creditor nor Northstar Location Services make any representation about tax consequences this may have. Consult your own tax advisor for information and advice regarding potential tax consequences from this settlement.

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.gotonis.com>

To ensure proper credit, return this portion with your payment

201300000032505 DISC 13NS
SUZANNA M BARAJAS
PACIFIC BUSINESS MGT
825 COLLEGE BLVD #102
OCEANSIDE CA 92057

CREDITOR: Discover Bank
ACCOUNT#: *****9269
DATE: 05/02/13
BALANCE: \$2,604.54
SETTLEMENT DUE: \$651.00

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

Amount Remitted: _____