

CLIENT SERVICES, INC.  
3451 HARRY S. TRUMAN BLVD.  
ST. CHARLES, MO 63301  
1-800-521-3236

11-10-09

REFERENCE NO.

FLORENCE

RE: DISCOVER FINANCIAL SERVICES  
CLIENT ACCOUNT NUMBER:  
BALANCE: \$1532.50

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS AGREED TO ACCEPT \$ 766.25 AS SETTLEMENT IN FULL FOR THE ABOVE OBLIGATION. THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$254.00	11-15-09
\$100.00	12-11-09 THRU 3-11-10
\$112.26	4-11-10

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00, OUR CLIENT MAY BE REQUIRED BY INTERNAL REVENUE CODE, SECTION 6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX PROFESSIONAL.

SINCERELY,

ANN FREEMAN

THIS COMMUNICATION IS FROM A PROFESSIONAL DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.