

DISCOVER

[Redacted]

January 19, 2017

[Redacted]

**SETTLED
DISCOVER
40.03%**

Re: Account Number Ending In: [Redacted]
Current Balance: \$3,152.60

Dear [Redacted]

This letter will confirm our agreement that Discover card will accept \$1,262.00 as a settlement on the above account.

A 40.03% settlement of \$1,262.00 on your current balance has been approved. Payment(s) must post to your account by 01-31-2017.

Upon receipt of your final payment, we will consider your account settled for less than the full balance.

The failure to pay the agreed upon settlement amount by the agreed date will cause the settlement to be null and void and will result in the entire remaining account balance becoming due immediately.

Settling a debt for less than the balance owed may have tax consequences for you. If the amount forgiven is \$600 or more, Discover may need to file a 1099C form with the IRS. We cannot provide you with tax advice. If you have any questions, we encourage you to consult a tax adviser of your choosing.

Should you have any questions, please contact me between the hours of 8:00 a.m. and 5:00 p.m. MST, Monday through Friday.

Sincerely,

[Redacted Signature]

[Redacted] ial	From:
A [Redacted]	Co: Discover
Phone #:	[Redacted]
[Redacted]	[Redacted]

*This is an attempt to collect a debt and any information obtained may be used for that purpose.