



FINANCIAL RECOVERY SERVICES, INC.
P.O. BOX 385908
Minneapolis, MN 55438-5908

Sep 26, 2013

[Redacted]
[Redacted]
NORTHWOOD, NH [Redacted]

40% SETTLEMENT
DISCOVER
12 INSTALLMENTS

CLIENT: DISCOVER BANK
CURRENT CREDITOR: DISCOVER BANK
REGARDING: DISCOVER CARD
ACCOUNT NUMBER: XXXXXXXXXXXX [Redacted]
BALANCE: \$16340.90

SETTLEMENT REDUCTION OFFER

WE ARE AUTHORIZED TO ACCEPT A SETTLEMENT ON THE ACCOUNT LISTED ABOVE FOR \$6536.36 PAYABLE ACCORDING TO THE FOLLOWING SCHEDULE OF PAYMENTS:

\$ 412.50	PAYABLE ON 09-27-2013	\$ 412.50	PAYABLE ON 10-27-2013
\$ 412.50	PAYABLE ON 11-27-2013	\$ 412.50	PAYABLE ON 12-27-2013
\$ 556.36	PAYABLE ON 01-27-2014	\$ 618.00	PAYABLE ON 02-27-2014
\$ 618.00	PAYABLE ON 03-27-2014	\$ 618.00	PAYABLE ON 04-27-2014
\$ 618.00	PAYABLE ON 05-27-2014	\$ 618.00	PAYABLE ON 06-27-2014
\$ 618.00	PAYABLE ON 07-27-2014	\$ 622.00	PAYABLE ON 08-27-2014

WHEN YOU HAVE SATISFIED THIS AGREEMENT, THE ACCOUNT WILL BE CONSIDERED SETTLED IN FULL FOR LESS THAN THE FULL BALANCE AND YOU WILL BE RELEASED OF ALL LIABILITY RELATIVE TO THE ABOVE LISTED ACCOUNT(S). WE ARE NOT OBLIGATED TO RENEW THIS OFFER.

IF YOU ARE SENDING YOUR PAYMENT BY OVERNIGHT MAIL DELIVERY, PLEASE USE THE FOLLOWING ADDRESS: 4900 VIKING DRIVE, EDINA, MN 55435

DISCOVER BANK IS REQUIRED BY THE IRS TO PROVIDE INFORMATION ABOUT CERTAIN AMOUNTS THAT ARE DISCHARGED AS A RESULT OF A CANCELLATION OF A DEBT ON A FORM 1099C. IF DISCOVER BANK IS REQUIRED TO NOTIFY THE IRS, YOU WILL RECEIVE A COPY OF THE FORM 1099C THAT IS FILED WITH THE IRS. WE RECOMMEND THAT YOU CONSULT INDEPENDENT TAX COUNSEL OF YOUR OWN CHOOSING IF YOU DESIRE ADVICE ABOUT ANY TAX CONSEQUENCES WHICH MAY RESULT FROM THIS SETTLEMENT.

IF YOU HAVE ANY QUESTIONS REGARDING THIS OFFER YOU CAN REACH ME AT THE NUMBER LISTED BELOW.

SINCERELY,
[Redacted Signature]

FOR YOUR CONVENIENCE OUR OFFICE HOURS ARE MONDAY THROUGH THURSDAY 7AM TO 8PM, FRIDAY 7AM TO 5PM AND SATURDAY 7AM TO NOON.

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

SEE REVERSE SIDE FOR MORE INFORMATION
4900 Viking Drive · Edina, MN 55435