



March 25, 2010

[REDACTED]

RE: [REDACTED]

Creditor: Discover
Account#: [REDACTED]
Balance: \$8795.10
Settlement: \$3518.04
Date(s) Due: \$868.04 due on 9/28/09 and \$530.00 per month due on the following
dates: 10/28/2009, 11/28/2009, 12/28/2009, 01/28/2010 & 02/28/2010

Dear [REDACTED]

Our client, Discover, has agreed to settle the account listed above for the amount of \$3518.04. If payments are not received by the end of business day on the due dates listed above, or your payments are returned for any reason, the settlement offer is null and void. Once your payments have cleared the bank our client will consider your account settled and amend your credit report to reflect the resolution of this matter.

Sincerely,

[REDACTED]

Focus Receivables Management, LLC

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

[REDACTED]

Please see reverse side for important information