

**NORTHSTAR  
LOCATION SERVICES, LLC**

4285 Genesee Street  
Cheektowaga, NY 14225-1943

RETURN SERVICE REQUESTED

1-866-224-9822

Hours Mon-Thur 8AM-10PM EST,  
Fri 8AM-8PM, Sat 8AM-4PM EST

RE: [REDACTED]  
CLIENT REF#: [REDACTED]  
DATE: 04/14/08  
BALANCE: \$15,272.64  
SETTLEMENT DUE: \$5,328.00

This letter serves as confirmation that, as the duly authorized representative for Discover Financial Services, Inc., 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 \$5,328.00 is due in our office by 04/21/08.

If you have any questions regarding the above account, please contact our office at 1-866-224-9825. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void. In the event your payment is returned by your financial institution for non-sufficient funds or because the account was closed, you may be charged a service fee in the amount of \$15.00.

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.gotonls.com>

To ensure proper credit, return this portion with your payment

RE: Discover Financial Sv  
CLIENT REF#: [REDACTED]  
BALANCE: \$15,272.64  
DATE: 04/14/08  
SETTLEMENT DUE: \$5,328.00

Northstar Location Services, LLC  
Attn: Financial Services Dept.  
4285 Genesee Street  
Cheektowaga, NY 14225-1943

Amount Remitted: \_\_\_\_\_