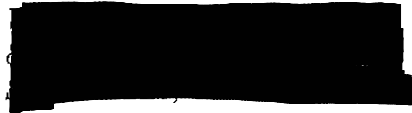


**SIMM ASSOCIATES**  
**PO BOX 7526**  
**NEWARK, DE 19714**  
**(800) 864 - 6033 - (302) 283-2800**

04/28/2008



**RE: Discover**

**Account Number:** [REDACTED]

**Balance:** \$14,493.41

Dear Ms. [REDACTED]

Following our telephone conversation on 04/28/2008, this letter is to serve as an agreement for a settlement on the above referenced account in the amount of \$4000.00. This amount represents 28% of the balance owed.

To accept this agreement, make one installment totaling the amount of \$4000.00. Your payment will be made by a pre authorized ach payment from your checking account in the amount of \$4000.00 by 4/30/08. Please note that your 4/30/08 payment is your **Final Payment**.

In return, *Discover* will report your account to your local credit reporting agency as settled and paid "**regardless**" of your past delinquent history. Any violation of this agreement will result in the full balance of \$14,493.41 being due immediately.

Remember, to accept this agreement we must receive your payment by the due date. If for some reason you deviate from these arrangements in any way, the above offer is void.

Sincerely,

**Mr. Woodruff**

Mr. Woodruff

*Discover Account Manager*

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

Payment Conversion Notification: Checks received in our office may be electronically processed. This is a more secure process for our customers in that the check information cannot be seen by anyone after the payment is electronically converted. You may elect to not have your check processed electronically by checking the box provided and including this notice with your mailed payment:  I do not wish to have my check electronically processed.