

DISCOVER
FINANCIAL SERVICES

P.O. Box 8003
Hilliard, OH 43026-8003

May 3, 2006

[REDACTED]
[REDACTED]
[REDACTED]

Re: Discover Card Account [REDACTED]
Current Balance: \$5,037.53

Dear Ms Michele H Schaffer:

We have been authorized to offer you the opportunity to settle your account.

A settlement of 55% on your current balance has been approved. This one-time payment of \$2,770.64 must post on your account via Telephone Check by 5-19-06 for this settlement offer to be valid.

Upon receipt of your payment, an update will be sent to the major credit reporting agencies informing them that this account has been settled in full for less than the full balance.

If you have any further questions, please contact our office at 1-800-347-5342.

Sincerely,

Janele Reed
Janele Reed
Account Manager

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

REGNOA

Discover Financial Services, Inc.
A Morgan Stanley Company

[REDACTED]

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