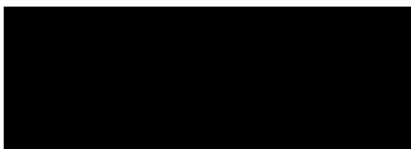


DISCOVER®

P. O. Box 3025
New Albany, OH 43054-3025

November 5, 2019



Discover® Card Account ending in: 7850
Current Balance: \$12,360.95

Dear National Debt Relief,

This letter will confirm our agreement that Discover® Card will accept \$6,180.48 as a settlement on the above account.

Payments are due by the end of each month, starting with the current month.

- 12 monthly payments of \$100.00
- 24 monthly payments of \$207.52

Upon receipt of the final payment, we will consider the account settled for less than the full balance.

If you fail to make payments according to the above payment schedule, the settlement will be considered null and void and will result in the entire remaining account balance becoming due immediately.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax advisor of your choosing.

Remit overnight payment to: Discover Card
Attn: Lockbox Operations /6103
2012 Corporate Lane, Suite 108
Naperville, IL 60563

If you have further questions, please contact our office at 1-866-267-0739 between the hours of 8:00am and 5:00pm ET Monday through Friday.

Sincerely,

National Recovery Center
Discover Card

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