

ENCORE RECEIVABLE MANAGEMENT, INC.  
400 N ROGERS RD., OLATHE, KS 66062  
PO BOX 3330, OLATHE, KS 66063  
Telephone: 877 213-1161

February 17, 2010

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Creditor: Discover

Account #: [REDACTED]

Placement Date: 12/03/09

Encore Account #: [REDACTED]

Balance: \$ 16,434.84

Dear [REDACTED]

This letter confirms our agreement to settle the above referenced account by accepting \$6,573.94 as settlement in full. The funds must be received in our office, at the addressed referenced above.

Your Balance is: \$ 16,434.84

Agreed Settlement Amount: \$ 6,573.94 with payment amounts of \$930 Due By 2/26/10. \$514 Due 03/30/10 and 19 pmts of \$257 due 04/30/10-10/31/11

This is a cash savings of: \$ 9,860.06

This letter is sent as a confirmation of an agreed settlement and is not a receipt.

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

ENCORE RECEIVABLE MANAGEMENT INC  
400 N Rogers Rd \* PO Box 3330 \* Olathe, KS 66063-3330  
877 213-1161