

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

February 9, 2010

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

Creditor: Discover  
Account #: XXXXXXXXXXXXXXX [REDACTED]  
Placement Date: 11/06/09  
Encore Account #: [REDACTED]  
Balance: \$ 14,041.04

Dear [REDACTED]

This letter confirms our agreement to settle the above referenced account by accepting \$4,844.00 as settlement in full. The funds must be received in our office, at the addressed referenced above.

Your Balance is: \$ 14,041.04

Agreed Settlement Amount: \$ 4,844.00 in 5 pymts \$1,900.00 Due 2/26/10 & 4 pymts of \$736.00 Due the last day of each Month March 2010 thru June 2010

This is a cash savings of: \$ 9,197.04

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.

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