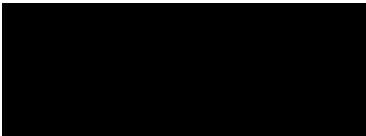


OSI COLLECTION SERVICES, INC.

April 23, 2008
1496267

P.O. Box 919, Brookfield, WI 53008-0919



RE: OSI Collection Services, Inc. Account #: [REDACTED]
Creditor and Account #: DISCOVER FINANCIAL SERVICES [REDACTED]
Balance Owed: \$6453.93
Settlement Offer: \$1290.78

Dear [REDACTED]

The purpose of this letter is to advise you that OSI Collection Services, Inc., on behalf of DISCOVER FINANCIAL SERVICES, will accept \$ 1290.78 as settlement on the above-referenced account if payment is received in our office on or before 04/28/08. Make your check or money order payable to OSI Collection Services, Inc.. If payment(s) are not received by the date agreed, and in the amount stated, the settlement arrangement will be null and void.

The Internal Revenue Service (IRS) requires our client to provide them with information regarding accounts with amounts of \$600.00 or more that are discharged as a result of cancellation of debt. If the amount the client will discharge when final payment of your settlement is received is \$600.00 or more, then our client is required to notify the IRS of the remaining amount. You will receive a copy of the form 1099C that will be filed with the IRS.

Send payments to OSI Collection Services, Inc., Attention: Payment Processing Department as follows:

Regular mail: P.O. Box 919, Brookfield, WI 53008-0919

Overnight mail: 200 S. Executive Dr. 3rd Floor, Brookfield, WI 53005

If you require any additional information regarding this matter, please contact our office at 877-871-0261.

Very truly yours,

OSI Collection Services, Inc.

This is an attempt to collect a debt and any information obtained will be used for that purpose. (1538)

This communication is from a debt collector.