

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

January 15, 2010

Creditor: Discover  
Account #:  
Placement Date: 01/05/10  
Encore Account #:  
Balance: \$ 8,065.81

Dear

This letter confirms our agreement to settle the above referenced account by accepting \$3,520.00 as settlement in full. The funds must be received in our office, at the addressed referenced above.

Your Balance is: \$ 8,065.81

Agreed Settlement Amount: \$ 3520.00 \$1700.00 is due on 01/22/10 and 7 pymts of \$260.00 due on the last day of each month Feb 2010 thru Aug 2010.

This is a cash savings of: \$ 4545.81

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