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PITTSBURGH, PA
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December 15, 2008

Via Facsimile: [REDACTED]
Attn: Mark

Re: Discover Bank
Our Debtor: Neera [REDACTED]
Account No.: 6011 [REDACTED]
Our File No.: [REDACTED]
Balance: \$12,496.72

Dear Mark:

Please be advised that our client, is willing to settle this claim for \$4,400.00 due in two payments. The first payment in the amount of \$2,000.00 is due on or before December 15, 2008, the second payment in the amount of \$2,400.00 is due on or before January 15, 2009.

Your failure to maintain the above mentioned agreement will render said agreement as null and void, which may result in legal and/or continued collection efforts.

The statements made herein are intended for settlement purposes only and cannot be construed as admitting any of the within information.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Please contact our office at [REDACTED] if you have any questions concerning this matter.

Sincerely,

[REDACTED SIGNATURE]

[REDACTED]
Collection Supervisor

[REDACTED]