



July 23, 2008

Gary

34.99%

Re: Settlement Agreement

Creditor: Discover Financial

Account #:

Balance: \$5796.19

Settlement: \$2,029.00

Date Due: July 25, 2008

RECEIVED  
JUL 23 2008

BY:.....

Dear Gary

Our client, Discover Financial, has agreed to settle the above listed account for the amount of \$2,029.00. If payments are not received by the end of business day on the due date listed above, or your checks are returned for any reason, settlement offer is null and void. Once your payments have cleared the bank our client will be informed of the above referenced payments and will consider your account settled.

Sincerely,

Account Manager  
Focus Receivables Management, LLC

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

5601 Office Blvd  
Suite 500  
Albuquerque, NM 87109  
Main # 505.761.6500