

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

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FEB 17 2009



CREDITOR: DISCOVER FINANCIAL.  
ACCOUNT#: XXXXXXXXXXXXXXXXXXXX4289  
PLACEMENT DATE: 11/07/08  
BALANCE: \$7371.68  
ENCORE ACCT#: [REDACTED]

This letter confirms our agreement to settle the above referenced account by accepting \$2692.00 DUE BY 2/26/2009 as settlement in full. The funds must be received in our office, at the address referenced above.

Your balance is \$7371.68

Agreed Settlement Amount \$2692.00 DUE BY 2/26/2009

This is a cash savings of \$4679.68

This letter is sent as a confirmation of an agreed settlement and is not a settlement offer letter.  
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