

SIMM ASSOCIATES
P.O. BOX 7526
NEWARK DE 19714-7526
(800) 864-0333 - (302) 283-2800

4/22/2009

RE: Discover Card
Account Number: 6011 [REDACTED]
Balance: \$4826.38

To Whom It May Concern:

Pursuant to our recent conversation, this letter is to serve as an agreement for settlement in full on the above referenced account.

To accept this agreement, make one installment payment totaling the settlement amount of \$1321.66. The due date is 4/29/09.

Any violation of this agreement will result in the full balance being due immediately.

Remember, to accept this agreement we must receive your payment by the due date. If for some reason you deviate from these arrangements in any way, the above offer is void.

Sincerely,

Kicra Purdie

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Payment Conversion Notification: Checks received in our office may be electronically processed. This is a more secure process for our customers in that the check information cannot be seen by anyone after the payment is electronically converted. You may elect to not have your check processed electronically by checking the box provided and including this notice with your mailed payment: I do not wish to have my check electronically processed.

If a federal government agency, certain agencies connected with the Federal Government, financial institution, credit union, or an organization having a significant trade or business of lending money (such as a finance or credit card company) cancels or forgives a debt you owe; you may be required to include this forgiven amount as income on your personal tax return. The IRS looks upon a settlement, or a cancellation of debt in their terms, as a "gift." Before agreeing to settle a debt please discuss any and all tax ramifications with a licensed Certified Public Accountant.

U.S. 1-800-864-0333