

ENCORE RECEIVABLE MANAGEMENT, INC.
400 N. ROGERS RD. OLATHE, KS 66062

9999
FEB 12 2009

CREDITOR: DISCOVER FINANCIAL.
ACCOUNT#: XXXXXXXXXXXXXXXXX
PLACEMENT DATE: 12/08/08
BALANCE: \$9648.43
ENCORE ACCT#:

This letter confirms our agreement to settle the above referenced account by accepting \$403.00 X 12(2/27/09-1/27/10) as settlement in full. The funds must be received in our office, at the address referenced above.

Your balance is \$9648.43

Agreed Settlement Amount \$403.00 X 12(2/27/09-1/27/10)

This is a cash savings of \$4812.43

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.