

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

February 9, 2010

██████████
██████████
██████████
██████████
██████████

Creditor: Discover
Account #: XXXXXXXXXXXXXXX-██████████
Placement Date: 01/07/10
Encore Account #: ██████████
Balance: \$ 1,363.50

Dear ██████████,

This letter confirms our agreement to settle the above referenced account by accepting \$681.00 as settlement in full. The funds must be received in our office, at the addressed referenced above.

Your Balance is: \$ 1,3693.50

Agreed Settlement Amount: \$ 681.00 in 3 pymts \$460.00 Due 2/15/10 & \$110.50 Due 3/15/10 & 4/15/10

This is a cash savings of: \$ 682.50

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

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

Received Time Feb. 9. 1:54PM



ZWICKER & ASSOCIATES, P.C.

ATTORNEYS AT LAW
80 MINUTEMAN ROAD
ANDOVER, MA 01810
Tel. (800) 370-2251 / (978) 686-2255
Fax (978) 686-3538
NY CITY RESIDENTS ONLY CALL (877) 368-4531

February 24, 2010

- Paul W. Zwicker
AA Bar
- Nahon W. Thoms
AA Bar
- William H. Harris
AA & NY Bars
- Mirville H. Veronick
MA Bar
- Barbara A. Gervasio
MA Bar
- John G. L. Desrosiers
MA Bar
- Troy Chamot
MA Bar
- Blair Hargrave
MA & NY Bars
- Nina M. Kocak
MA Bar
- James Bellandine
MA Bar
- Raymond J. Lau
CA Bar
- Eric Pan
CA Bar
- April Townsend
CA, MA & NY Bars
- Maria Hoffmann
CA Bar
- Andrew J. Diet
NY & PA Bars
- Janell Jacobs
NY, OH & NY Bars
- Kimberly O'Connell
NY & OH Bars
- Dennis D. Arnold
CA & NY Bars
- Cathy J. McLeod
CA Bar
- Tammie D. Swick
CA Bar
- Heather Taylor
AZ, NY & PA Bars
- Sarah De La Rosa
AZ & NY Bars
- M. Carl Van Der
AZ Bar
- Brian DeWayne
FL Bar
- C. Michael Campbell II
FL Bar
- Michelle McChere Kestel
FL Bar
- Michael S. McDermid
FL Bar
- Christopher J. O'Brien
TX Bar
- Megan J. Nagelkerke
CA & TX Bars
- Kendall J. Hester
TX Bar
- Shannon M. Perley
AZ Bar
- Traci L. Koss
AZ Bar
- Andrew S. Loring
AZ, DC, TX, & NY Bars
- Gregory P. Wells
AZ & DC Bars
- Joseph O. Motson
VA Bar
- Kevin M. Hughes
CT & MA Bars
- Ray D. Bagnato
AZ & PA Bars
- Dennis J. Smith
OR, WA, ID Bars
- Nicholas Adler
TN Bar

[REDACTED]

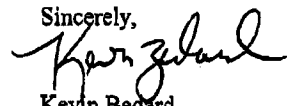
RE: Discover
[REDACTED]
Account Number: [REDACTED]
Balance: \$7289.04

Dear [REDACTED]

This letter will confirm that our client, Discover, has agreed to accept \$5,832.00 as settlement in full of the above referenced accounts. This settlement is conditioned upon receipt by this office of a check in the amount of \$5,720.00 on or before February 26, 2010, and checks in the amount of \$56.00 on or before March 21, 2010, and April 21, 2010.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the accounts settled status.

If the payment of the settlement amount is not made on or before the dates stated above, acceptance of your settlement offer is withdrawn. If there are any questions or concerns please contact your account manager.

Sincerely,

Kevin Bedard
Account Specialist

KB/dd/600/TM

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.

Received Time Feb. 24. 1:57PM

APOTHAKE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

February 18, 2010

[REDACTED]
DEBT RELIEF CENTER
[REDACTED]

RE: [REDACTED]
CURRENT CREDITOR: DISCOVER BANK [REDACTED]
AMOUNT OF DEBT: \$5,963.87
OUR FILE NO: [REDACTED]

DEAR [REDACTED]

Be advised that our client, DISCOVER BANK, has agreed to accept \$5,963.87 to settle the above referenced account. This amount will be paid in the following manner:

\$1,193.00 due on or before February 26, 2010

\$150.00 due on or before the 26th of each month beginning March 26, 2010 until balance in full is paid.

Please make the checks payable to DISCOVER BANK and send them to our New Jersey office.

Very truly yours,

APOTHAKE & ASSOCIATES, P.C.

/DH

This firm is a debt collector. We are attempting to collect a debt and any information obtained will be used for the purpose of collecting the debt.

520 Fellowship Road, C306, Mount Laurel, NJ 08054
856 780.1000 856 780.1020f
215 634.8920 215 634.8421f
800 672.0215 800 757.4928f

The Law Offices of
NATHAN & NATHAN, P.C.
P.O. Box 1715
Birmingham, AL 35201
(205) 323-5400 / TOLL FREE (866) 498-5400

February 19, 2010

[REDACTED]
[REDACTED]
[REDACTED]

Stipulation for Entry of Judgment and Payment Agreement
Re: **DISCOVER BANK ISSUER OF DISCOVER CARD vs. [REDACTED]**
OUR FILE NO. [REDACTED]

Dear [REDACTED]

This will confirm our agreement reached with respect to the above matter. Our client has agreed to withhold further legal action against you provided you adhere to the terms of our settlement arrangement as outlined herein.

First, you have agreed to execute the enclosed Stipulation for Entry of Judgment for entry in the court, and return it to our office immediately. If you do so, you will not have to go to court on this matter. Your agreement is to make a down payment of \$1,000.00 on or before February 28, 2010. Thereafter you agree to make monthly payments of \$200.00 beginning March 28, 2010 and continuing on the 28th day of each month until paid. During this agreement, we agree to take no action to execute on the judgment as long as you make each payment as agreed. However, time is of the essence to this and any subsequent payment agreement. If you fail to meet your obligations or breach the agreement in any way we will be free to pursue our client's post-judgment remedies for the full judgment amount, less credit for any payments made.

You should return the signed Stipulation now and make your payments to Nathan & Nathan, P.C. attorneys for DISCOVER BANK ISSUER OF DISCOVER CARD at P.O. Box 1715, Birmingham, AL 35201. Please reference file number [REDACTED] to insure proper credit.

We are pleased we could resolve this matter amicably. If this is not the sum and substance of our agreement, please advise in what respect it differs.

Nathan & Nathan, P.C.
[REDACTED]

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

AL_89 Consent Judgment Letter
[REDACTED]