



P. O. Box 3025
New Albany, OH 43054-3025

October 5, 2017

Commonwealth Law Group
Bldg 1 4th Fl #143
331 Newman Springs Rd.
Red Bank, NJ 07701-6767

Discover® Card Account ending in:
Balance: \$18,878.46
Client:

Dear Sir or Madam:

This letter is to confirm our agreement for Discover Card to accept a settlement in the amount of \$7,700.00. Payments to be set up via telephone checks or overnight mail as follows:

- \$5,555.00 (1) payment due by October 10, 2017.
- \$715.00 (3) payments due by 10th of each month from November 2017 through January 2018.

Once payments totaling 7,700.00 clear your bank account, we will consider the account settled for less than the full balance.

The failure to meet any agreed upon payment that is part of this settlement by the payment due date will terminate the settlement agreement and will result in the entire remaining account balance becoming due immediately.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax advisor of your choosing.

Remit overnight payment to: Discover Card
2100 W Corporate Dr. Suite A
Addison, IL 60101-1446

If you have further questions, please contact our office at 1-800-347-3122 between the hours of 8:00am and 5:00pm EST Monday through Friday.

This is an attempt to collect a debt and any information obtained may be used for that purpose.