

Z **Zwicker & Associates, P.C.**
ATTORNEYS AT LAW

START NEW FINANCIAL
5366 PLAINFIELD AVE NE
GRAND RAPIDS, MI 49525

Discover Account Settled!

THIS LAW FIRM
EMPLOYS ONE
OR MORE
ATTORNEYS
ADMITTED TO
PRACTICE IN
THE FOLLOWING
STATES:

ALASKA
ARIZONA
CALIFORNIA
COLORADO
CONNECTICUT
FLORIDA
GEORGIA
IDAHO
ILLINOIS
INDIANA
KANSAS
KENTUCKY
MARYLAND
MASSACHUSETTS
MICHIGAN
MINNESOTA
MISSOURI
NEW
HAMPSHIRE
NEW JERSEY
NEW MEXICO
NEW YORK
NEVADA
NORTH
CAROLINA
OHIO
OREGON
PENNSYLVANIA
RHODE ISLAND
SOUTH
CAROLINA
TENNESSEE
TEXAS
UTAH
VIRGINIA
WASHINGTON
WEST VIRGINIA
WISCONSIN
WASHINGTON, D.C.

Personal and Confidential

09/16/21

Creditor: **Discover Bank**

Your client: [REDACTED]

Account number ending in: [REDACTED]

File ID: [REDACTED]

Dear Counselor:

This letter will confirm that our client, **Discover Bank**, has agreed to accept \$2,291.00 (the "agreed settlement amount") to settle the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule on the second page of this letter on or before the date specified, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth in the payment schedule on the second page of this letter, (1) we will advise our client that the account is settled for less than the full balance; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens.

If each payment set forth in the payment schedule on the second page of this letter is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Please see the reverse side of this letter for important notices concerning your client's rights.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

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.

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