

FMA ALLIANCE LTD.	11811 North Freeway, Suite 900 Houston, TX 77080 Tel: 281-931-5050 800-955-5598 Fax: 281-931-8501
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05/22/2009

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savings: \$9,636.28

15%: \$1445.41

HONOLULU, HI 96815

15512-1

Creditor:	DFS Services LLC
	Discover Bank is the issuer of the Discover Card private issue.
Account #:	██████████
File #:	██████████
Balance:	\$16060.48 as of 05/22/2009

Dear ~~██████████~~



This confirms our conversation and agreement to a Settlement in the amount of \$8424.20 on the above referenced account. If you fail to make payment(s) as scheduled or if a payment is returned as unpaid, then your settlement arrangement will be canceled and this will result in the entire balance being due. Scheduled payment(s) are as follows:

Amount	Payment Due Date	Amount	Payment Due Date
1284.84	5/30/09	1284.84	9/30/09
1284.84	6/30/09		
1284.84	7/31/09		
1284.84	8/31/09		

\$73.56

If you have any questions please feel free to contact us at ~~██████████~~.

This letter is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Also, you authorize us to re-present a check as an electronic fund transfer from your account if your payment is returned unpaid.

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