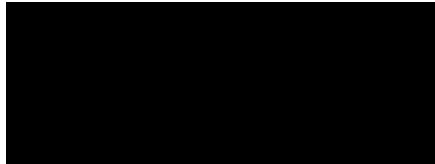


Dept. 96307
PO Box 1259
Oaks, PA 19456



December 19, 2014

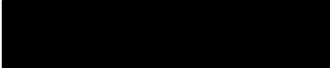


Balance: \$3736.86



Discover
30% Settlement
2 Pays

Original Creditor: Discover Bank



Balance
3736.86

This letter confirms our agreement with you to settle the above account(s) for payment of \$1121.06, made in 2 payments as follows:

The first payment of \$1030.00 is to be received no later than 12/19/14.
The second payment of \$91.06 is to be received no later than 01/19/15.

Please make your payment payable to Discover Bank and send to the following address:

Van Ru
PO Box 1612
Des Plaines IL 60017

If any payment is not made timely and/or not in the amount indicated above, this settlement agreement may be deemed null and void. All sums previously paid will be applied against the full amount you owe.

If you have any questions or wish to discuss your account with one of our representatives, you may contact us at 877-209-6736.

Sincerely,

Van Ru Credit Corporation

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Whenever \$600 or more is forgiven as a result of settling a debt for less than the balance owed, the creditor may be required to report the amount forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

*Van Ru Credit Corporation • 1350 E Touhy Ave STE 300E • Des Plaines IL 60018-3342 • 877-209-6736
Mon-Thu 7am to 9pm Fri 8am to 5pm Sat 8am to 12pm*