

Law Offices
of
Erskine & Fleisher

Stanley B. [redacted], Esquire *
Andrew D. [redacted], Esquire **

Please Refer to Our File No. 85[redacted]

October 27, 2009

856[redacted]
[redacted]
[redacted]

DEAR MS [redacted]

This letter is in reference to the understanding you and our office has concerning the debt due our client, DISCOVER BANK, in accordance with the judgment entered against you on February 21, 2003. The purpose of this notice is to confirm our understanding that you are willing to pay our client the sum of \$5000.00, as settlement in full on the above referenced account on or before 11/06/2009, as satisfaction of the judgment (which is less than the full amount due) referred to hereinabove in favor of our client in the above cause of action. Please have the payment forwarded to the above address and made payable to ERSKINE & FLEISHER TRUST ACCOUNT. After clearance of the above sum in our trust account, your debt in favor of our client shall be considered settled in full, and we will file a satisfaction of the judgment. This agreement shall be null and void and of no effect if the above sum is not paid on or before the date indicated. This offer is for settlement purposes only and shall not be admissible in any Court Proceeding. This matter involves the collection of a debt for the above Plaintiff (Creditor) by the above named debt collector (Law Firm) and any information obtained during that process will be used for that purpose. If the foregoing sum is not paid we will proceed in processing the matter accordingly. In advance, thank you for your cooperation in this regard.

Sincerely Yours,

ERSKINE & FLEISHER

Patricia X222

For the Firm

cc: Plaintiff
D348