

Capital Management Services, LP

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Reference #: [REDACTED]
Account #: XXXXXXXXXXXX [REDACTED]
Current Creditor: Discover Bank
Balance: \$1817.26

Dear [REDACTED]

Capital Management Services, L.P. has been engaged by Discover Bank to collect on the above mentioned account, and is authorized to settle for less than the full balance on the above mentioned account, pursuant to this settlement agreement. The settlement agreement shall be in the total amount of \$745.09, the final payment due on [REDACTED]. We are not obligated to renew this agreement.

Upon clearance of sufficient funds, our records will be updated to reflect Settled for less than the full balance.

You may submit any future payments to Capital Management Services, L.P., PO Box 964, Buffalo, NY 14220, or you may call 1-877-335-7615 for other convenient payment options.

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

Please see the additional page with this letter that may contain important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.