

4285 Genesee Street  
Cheektowaga, NY 14225-1943

**NORTHSTAR LOCATION SERVICES, LLC**  
Hours Monday-Friday 8AM-8PM ET

Return Service Requested

Payment website: <https://www.gotonls.com>  
Toll free: 1-888-795-2443  
Facsimile: 716-565-6928

2/19/2020

Creditor: Discover Bank  
Account #: XXXXXXXXXX  
Reference #: XXXXXXXXXX  
Balance: \$20,849.51  
Settlement Due: \$3,128.00  
Amount Remitted: \$                      
Please send payment(s) to: P.O. Box 49  
Bowmansville, NY 14026-0049

*To ensure proper credit, return this portion with your payment.*

Creditor	Account #	Balance	Amount Remitted
Discover Bank	XXXXXXXXXXXXXXXXXXXX9888	\$20,849.51	

We are an authorized representative for Discover Bank. This letter will confirm we have agreed to accept less than the full balance due as settlement on the above account. The settlement as offered shall be in the total amount of \$3,128.00, payable in 24 installments as scheduled below. Upon clearance of funds, the above-mentioned account will be closed as settlement in full.

**Payment Terms**

Installment #	Payment Amount Due	Due Date	Installment #	Payment Amount Due	Due Date
1	\$130.00	2/28/2020	13	\$130.00	2/28/2021
2	\$130.00	3/28/2020	14	\$130.00	3/28/2021
3	\$130.00	4/28/2020	15	\$130.00	4/28/2021
4	\$130.00	5/28/2020	16	\$130.00	5/28/2021
5	\$130.00	6/28/2020	17	\$130.00	6/28/2021
6	\$130.00	7/28/2020	18	\$130.00	7/28/2021
7	\$130.00	8/28/2020	19	\$130.00	8/28/2021
8	\$130.00	9/28/2020	20	\$130.00	9/28/2021
9	\$130.00	10/28/2020	21	\$130.00	10/28/2021
10	\$130.00	11/28/2020	22	\$130.00	11/28/2021
11	\$130.00	12/28/2020	23	\$130.00	12/28/2021
12	\$130.00	1/28/2021	24	\$138.00	1/28/2022
				<b>Total Amount Due</b>	<b>\$3,128.00</b>

Please contact our office toll free at 1-888-795-2443 to make your payment.

Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void. We are not obligated to renew this offer.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099c form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax adviser of your choosing.

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

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

