



ZWICKER & ASSOCIATES, P.C.

ATTORNEYS AT LAW

80 Minuteman Road, Andover, MA 01810-1008

Tel. (800) 370-2251 Fax (978) 686-3538

NY CITY AND YONKERS RESIDENTS ONLY CALL (877) 368-4531

THIS LAW FIRM EMPLOYS
ONE OR MORE
ATTORNEYS ADMITTED
TO PRACTICE IN THE
FOLLOWING STATES:

ALASKA

ARIZONA

CALIFORNIA

COLORADO

CONNECTICUT

FLORIDA

GEORGIA

IDAHO

INDIANA

ILLINOIS

KENTUCKY

MARYLAND

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OHIO

OREGON

PENNSYLVANIA

RHODE ISLAND

SOUTH CAROLINA

TENNESSEE

TEXAS

VIRGINIA

WASHINGTON

WEST VIRGINA

DISTRICT OF
COLUMBIA

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Charlotte Kannady

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PHILLIP SELLERS
7945 CARTILLA AVE STE A11
RANCHO CUCAMONGA, CA 91730
Fax: 443-378-7117

Personal and Confidential

Creditor: DISCOVER BANK

Your client: LAVERNE I MORRIS

Account number ending in 2280 ^{1,2,3,4}

File ID: 5295617

March 4, 2019

Dear PHILLIP SELLERS:

This letter will confirm that our client, DISCOVER BANK, has agreed to accept \$691.00 (the "agreed settlement amount") as settlement in full of the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule below on or before the date specified, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth below, (1) we will advise our client that the account is settled in full; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens

Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment
1	3/20/2019	\$691						

If each payment set forth above is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Your client should note the following:

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

Sincerely,
ZWICKER & ASSOCIATES, P.C.

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WASHINGTON

WEST VIRGINIA

DISTRICT OF
COLUMBIA

¹ This firm is a debt collector.

² This firm is attempting to collect a debt and any information obtained will be used for that purpose.

³ Important notices appear on the back of this letter. Please read them as they may affect your rights.

⁴ Colorado residents: please read important notice on the back of this letter.

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IMPORTANT NOTICES

OFFICE HOURS: Monday through Thursday 8:00 AM 9:00 PM, and Friday 8:00 AM 7:00 PM. (All times are Eastern).

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.

California – The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

California/Utah - As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Colorado - The following language is required by Colorado state law to be contained in the initial written communication sent to Colorado consumers:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

Colorado residents may contact our office by telephone at 800-370-2251 during the office hours stated above.

Massachusetts – Massachusetts residents may contact our office by telephone at 800-370-2251 during the office hours stated above. The business address is: 80 Minuteman Road, Andover, Massachusetts 01810-1008. Massachusetts Law requires that we inform you:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

To all consumers: Federal law or other state laws may also provide you with similar or even greater rights.

Authorizing us by phone to set up payments on your account

If you and this firm agree that you can make a series of monthly payments on your account in specified amounts, you can authorize this firm by phone to initiate those payments electronically from your bank account. By (1) calling us at 800-370-2251 (NY City and Yonkers Residents Only Call 877-368-4531) or taking a call from us; (2) specifying the amounts and dates of payments which you would like to make; (3) identifying the bank account of yours which you wish to use to make the payments; and (4) electronically signing an Authorization, you authorize us to initiate payments from your account in the amounts and on the dates that you specify (and, if necessary, to electronically correct any erroneous debits or credits). You understand that your bank may charge you a fee for any unsuccessful payment and that we have no liability for any such fee. All ACH transactions that you authorize must comply with all applicable law and ACH network rules. **YOU ARE NOT REQUIRED TO ARRANGE FOR OR AUTHORIZE ANY PAYMENTS OF THIS TYPE.** If you choose to provide an authorization, you can cancel it by calling us toll free at 800-370-2251 (NY City and Yonkers Residents Only Call 877-368-4531) or sending written notice to us at Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810. Any cancellation request should be received by us at least three business days before the date on which you want the cancellation to be effective. Your authorization in no way limits any right you may have under federal law to stop payment of a preauthorized electronic transfer by contacting your financial institution.

New York City Department of Consumer Affairs License No. 2045431-DCA: 80 Minuteman Road, Andover, MA 01810

New York City Department of Consumer Affairs License No. 2045486-DCA: 2300 Litton Lane, Suite 200, Hebron, KY 41048

New York City Department of Consumer Affairs License No. 2048466-DCA: 1225 West Washington St., Suite 110, Tempe, AZ 85281

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