

GLASSER  GLASSER
AND P.L.C.

August 16, 2018

VIA EMAIL: [REDACTED]

Re: DISCOVER BANK
[REDACTED]

Our File No.: [REDACTED]
Amount Claimed Due : **\$19,605.69**
Promissory Note Payoff: \$7,500.00

Dear [REDACTED]

I write to forward the enclosed Promissory Note. Please have your client review the note in its entirety. If your client is satisfied with the terms of the Note, please have your client sign where designated. Please return the original, executed Note together with your client's payment prior to August 30, 2018. Time is of the essence. Please make your client's checks or money orders payable to Glasser and Glasser, P.L.C. and mail the payments to P.O. Box 3400, Norfolk, Virginia 23514. Please mark the check with our file number: 20992516.

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 your client to consult a tax adviser of their choosing.

For questions, concerns, or changes to this voluntary agreement, please contact us. Our toll free phone number is (888) 533-0660, and our hours of operation are Monday through Thursday 8:00 a.m. to 6:00 p.m. and Friday 8:00 a.m. to 5:00 p.m.

Sincerely,


Rachel E. VanHorn

REV/jef
Enclosures

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

**Attorneys and
Counselors at Law**

Crown Center, Suite 600
580 East Main Street
Norfolk, VA 23510

1932 - 2018
Celebrating our 86th Year

Telephone: (757) 533-5555
Toll Free: (888) 533-0660
Facsimile: (757) 233-0919

www.payglasserlaw.com

Richard S. Glasser
Michael A. Glasser
William H. Monroe, Jr.*
Kip A. Harbison
Mark K. Groves
Marc C. Greco
Daniel T. Bengston
Erin C. Quinn
Chaunacie L. Wilkerson
Rachel E. VanHorn
Robyn D. Pepin
Kelly R. Gring
Alicia A. Hilger****
William D. Moore, III**
Robert L. Peresich*****
Anders T. Sleight*
Jeri Lynn Ganz***
John J. Chappell, III
Charles C. Euripides*****
Austin H. Hale
Mercedes A. Cuipepper****
L. Robert Richman **
Vanessa S. Carter

* Also admitted in DC
** Also admitted in DC and MD
*** Admitted only in MD
**** Also admitted in MD
***** Also admitted in NC

In Memorium:
Bernard Glasser
1910-1983
Melvin R. Zimm
1953-2009



PROMISSORY NOTE

Claim Amount Due and Owing: \$19,605.69
0% per annum

Promissory Note Amount: \$7,500.00
0% per annum

FOR VALUE RECEIVED, I, [REDACTED] ("Debtor"), promise to pay DISCOVER BANK ("Creditor") the settlement amount of \$7,500.00, in the following manner:

1. Payment in the amount of \$2,000.00 to be received on or before August 30, 2018 followed by
2. Payment in the amount of \$153.00 to be received on or before September 30, 2018 followed by 34 payments of \$153.00 to be received on or before the 30th or last day of each month, followed by
3. Payment in the amount of \$145.00 to be received on or before August 30, 2021, time is of the essence.

The debtor shall mail payments to Glasser and Glasser, P.L.C., at P.O. Box 3400, Norfolk, Virginia 23514. Debtor shall have the right to prepay this Note in whole or in part without premium or penalty. Creditor may apply the payments to the account in a manner to be determined at the Creditor's sole discretion.

Should any default be made in the payment of the above-mentioned claim amount, then, at the option of the holder of this Note, the entire balance shall become immediately due and payable without further notice to the above-referenced Debtor. Failure to exercise this option shall not constitute a waiver of the right to exercise this option in the event of any subsequent default.

IMPORTANT NOTICE

THIS INSTRUMENT CONTAINS A CONFESSION OF JUDGMENT PROVISION THAT CONSTITUTES A WAIVER OF IMPORTANT RIGHTS YOU MAY HAVE AS A DEBTOR AND ALLOWS THE CREDITOR TO OBTAIN A JUDGMENT AGAINST YOU WITHOUT ANY FURTHER NOTICE. THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

In the event of default, Creditor may either, at creditor's sole option:

1. Bring a legal action on this instrument in the appropriate court on the original amount due and owing of \$19,605.69, together with interest at the rate of 6% per annum from the date of judgment, and the costs of court for collecting this judgment, should they be awarded, subject to credit for payment made.
2. Confess this note pursuant to the following instructions:

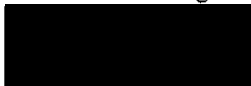
To the Clerk of the Circuit Court of Chesterfield, Virginia: I, [REDACTED] hereby constitute and appoint [REDACTED] any of whom may act alone, my true and lawful attorney-in-fact to confess judgment against the undersigned in favor of DISCOVER BANK in the claim amount of \$19,605.69, together with interest at the rate of 6% per annum, and the costs of court for confessing and collecting this judgment, subject to credit for payment made.

Signature(s):

____/____/____
Date

Home Address

Payment Schedule as of August 16, 2018



<u>Due Date</u>	<u>Amount</u>	<u>Due Date</u>	<u>Amount</u>	<u>Due Date</u>	<u>Amount</u>
08/30/2018	\$2000.00	10/30/2019	\$153.00	11/30/2020	\$153.00
09/30/2018	\$153.00	11/30/2019	\$153.00	12/30/2020	\$153.00
10/30/2018	\$153.00	12/30/2019	\$153.00	01/30/2021	\$153.00
11/30/2018	\$153.00	01/30/2020	\$153.00	02/28/2021	\$153.00
12/30/2018	\$153.00	02/29/2020	\$153.00	03/30/2021	\$153.00
01/30/2019	\$153.00	03/30/2020	\$153.00	04/30/2021	\$153.00
02/28/2019	\$153.00	04/30/2020	\$153.00	05/30/2021	\$153.00
03/30/2019	\$153.00	05/30/2020	\$153.00	06/30/2021	\$153.00
04/30/2019	\$153.00	06/30/2020	\$153.00	07/30/2021	\$153.00
05/30/2019	\$153.00	07/30/2020	\$153.00	08/30/2021	\$145.00
06/30/2019	\$153.00	08/30/2020	\$153.00		
07/30/2019	\$153.00	09/30/2020	\$153.00	Total:	\$7,500.00
08/30/2019	\$153.00	10/30/2020	\$153.00		
09/30/2019	\$153.00				