



**Northland Group Inc.**  
A heritage of performance and innovation

Payment Address: P.O. Box 390846  
Minneapolis MN 55439

NGI@northlandgroup.com Phone [REDACTED] General Business Hours M-F 8 a.m. - 5 p.m. CT

JAN 10 2017

[REDACTED]

[REDACTED]

Creditor: Discover Bank

Balance: \$1995.04 Settlement: \$800.00

[REDACTED]

40% Settlement  
60% Savings

Our office has [REDACTED] your representation of [REDACTED]  
Accordingly [REDACTED] ending this account will be directed to your [REDACTED]  
attention unless we determine that you no longer represent [REDACTED]

This letter confirms the settlement amount on the above referenced account. The completion of the scheduled payment or payments below will constitute payment of the settlement.

- 2 payments of \$50.00 on the 25th of each month starting 01/25/17
- 1 payment of \$200.00 on 03/25/17
- 2 payments of \$250.00 on the 25th of each month starting 04/25/17

The payment or payments must be received by the due date(s) listed above. If your client skips a payment or is late on a payment, we reserve the right to treat their breach of this agreement as a cancellation of the settlement arrangement and we are not obligated to renew the settlement agreement. Upon full completion of the payment schedule, we will issue your client a settlement letter stating the account is satisfied and has been closed in our office.

Please contact the representative below with any questions.

Sincerely,  
[REDACTED]

Handwritten: 1/10/17 on 2/10/17