

06-1825-CD
Discover Bank vs Judy M. Stephenson

2006-1825-CD
Discover Bank vs Judy Stephenson

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

No: 2006-1825-CD

vs.

COMPLAINT IN CIVIL ACTION

JUDY M STEPHENSON

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05500680 C A Pit WLG

FILED pd \$85.00 Att
M 12:50 pm 10/5/06
NOV -6 2006 

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff
vs. Civil Action No

JUDY M STEPHENSON

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 6500 NEW ALBANY ROAD
NEW ALBANY , OH 43054 .

2. Defendant is adult individual(s) residing at the address listed
below:

JUDY M STEPHENSON
8073 DOUGLAS RD
OLANTA, PA 16863

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011298703460521 . A copy of
Plaintiff's Statement of Account is attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of October 26, 2006 , in the amount of
\$6801.43 .

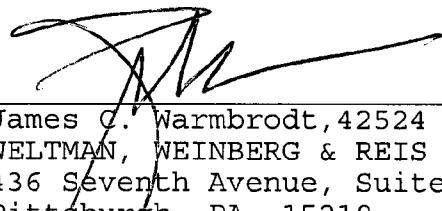
5. Defendant is in default by failing to make payments when due.

6. Plaintiff avers that the Agreement between the parties provides
that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$1000.00

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , JUDY M STEPHENSON , INDIVIDUALLY , in the amount of \$6801.43 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1000.00 , and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05500680 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.



new balance
\$6,801.43

minimum payment due
\$697.00

payment due date
September 5, 2006

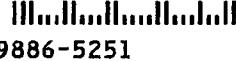
account number 6011 2987 0346 0521
enter amount enclosed below

\$ 5500.00

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$801.43.

06 SDSN6A01 0003253
JUDY STEPHENSON
8073 DOUGLAS RD
OLANTA PA 16863-8109

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251 
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298703460521068014300000000069700

11/17

Discover Platinum Card Account Summary

account number 6011 2987 0346 0521
payment due date September 5, 2006
minimum payment due \$697.00
credit limit \$6,000.00
credit available \$0.00
cash credit limit \$3,000.00
cash credit available \$0.00

Closing Date: August 6, 2006

page 1 of 1

previous balance	\$ 6,559.99
payments and credits	- 0.00
purchases	+ 78.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 163.44
new balance	= \$ 6,801.43

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

EXHIBIT

11/17

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 8.71
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 8.71
	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Aug 6	Aug 6	OVERLIMIT FEE	\$ 39.00
	Aug 6	Aug 6	LATE FEE	39.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
------------------------	----------------------	---------------------------------	-------------------------	--------------------------	---------------------------------

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904 relating to unsworn falsifications to authorities, that he is Robert Adkins,
(Name)
Accounts Manager of Discover Financial Services, LLC, plaintiff herein, that
(Title) (Company)

he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.

Robert Ober
(Signature)

WWR # 5500680
JUDY M STEPHENSON
6011298703460521

December 20, 2006

COURT OF COMMON PLEAS CLEARFIELD
COUNTY

FILED *(R.W.)*

CASE # 2006-1825-CD

DEC 21 2006
m/22/06
William A. Shaw
Prothonotary/Clerk of Courts

I Judy M. Stephenson do
agree that I owe Discover Bank
6,801.43.

Toward the end of October
2006, I called Discover Bank to
set up a payment plan, and they
would not talk to me, they told
me to call, WELTMAN, WEINBERG, &
Reis Co. James WARMBRODT, Esquire.

I spoke with a Kim Jones
from, WARMBRODT, WELTMAN, WEINBERG &
Reis, and asked her to check
with Discover Bank what amount
they would take as a pay off.

She said she was not
authorized to do that, I would
have to pay either 300 or 350
per month-till paid in full

I tried calling her five
times on Dec. 7th and she was
either on the other line or in
a meeting, so I left a voice mail

for her to get back to me.
She did not!!

Again on the 14th of Dec.
I called her and she would not
take my calls. left another
voice mail. as of today the 20th
of Dec. she has not returned
my calls!

I would like to know
if Discover Bank would take
a lesser amount as settlement
and call it paid in full.

IF not I am willing
to make payments in the amount
of 300⁰⁰ per month, starting
Jan. 2007.

Judy M. Stephenson
Judy M. Stephenson
8023 Douglas Rd
Atlanta Ga. 16863

CC: WWR:

JAMES WARMBRODT, ESQUIRE
PA ID. # 42524
WEITMAN, WEINBERG, & REIS CO. L.P.A.
2718 KOPPERES BLDG, 436 7th AVE.
PITTSBURGH, PA. 15219

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,

Plaintiff,

Case No.: 2006-1825-CD

vs.

TYPE OF PLEADING:
**MOTION FOR SUMMARY
JUDGMENT**

JUDY M. STEPHENSON,

Defendant.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. # 93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 05500680

FILED
m 12:53 PM
FEB 08 2007
no cc
GHD

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,

Plaintiff,

Case No.: 2006-1825-CD

vs.

JUDY M. STEPHENSON,

Defendant.

PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT

AND NOW COMES, Plaintiff, by and through its counsel, Weltman, Weinberg & Reis, Co., L.P.A., and hereby files this Motion for Summary Judgment against the defendant. In support thereof, Plaintiff avers as follows:

1. On or about November 6, 2006, Plaintiff filed a Complaint against Defendant for payment of credit card debt. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.

2. On or about December 27, 2006, Defendant filed an Answer admitting she owed to Plaintiff balance due on credit card. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.

3. Defendant's Answer contained no New Matter.

4. Under Pennsylvania Rule of Civil Procedure 1032(a), "a party waives all defenses and objections which are not presented either by preliminary objection, answer or reply..."

5. On or about January 24, 2007, Plaintiff served upon defendant a set of requests for admissions and requests for production of documents. A true and correct copy of same is attached hereto as Exhibit "C" and made a part hereof.

6. On or about February 6, 2007, Defendant filed an answer to discovery request in which she admitted all of the paragraph's in the First Request for Admissions. A true and correct copy of same is attached hereto as Exhibit "D" and made a part hereof.

7. Thus Defendant has admitted that she applied for credit card; the monthly statements attached to Plaintiff's First Request for Admissions accurately reflect the account charges and balance

due; her last payment on the account was April 3, 2006; she has never disputed any of the charges on her monthly statements; and \$6,801.43 is a correct and accurate balance of the credit card in question.

8. There are no meritorious defenses against this action and Plaintiff is entitled to judgment as a matter of law against defendant Judy M. Stephenson.

WHEREFORE, Plaintiff respectfully requests that this Court grant Summary Judgment in Plaintiff's favor and against Defendant Judy M. Stephenson in the amount of \$6,801.43 with interest at the legal interest rate of 6% per annum from the date of the judgment, plus attorneys' fees of \$1,000.00, plus costs.

Respectfully Submitted:



Benjamin R. Bibler, Esquire
PA I.D. # 93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 05500680

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff No:

vs.

COMPLAINT IN CIVIL ACTION

JUDY M STEPHENSON

Defendant FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05500680 C A Pit WLG

EXHIBIT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff
vs. Civil Action No

JUDY M STEPHENSON

Defendant

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YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
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CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

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1. Plaintiff, is a corporation with offices at 6500 NEW ALBANY ROAD
NEW ALBANY , OH 43054 .

2. Defendant is adult individual(s) residing at the address listed
below:

JUDY M STEPHENSON
8073 DOUGLAS RD
OLANTA, PA 16863

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011298703460521 . A copy of
Plaintiff's Statement of Account is attached hereto, marked as Exhibit
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4. Defendant made use of said credit card and currently has a balance
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\$6801.43 .

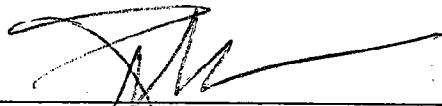
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7. Plaintiff avers that such attorneys' fees will amount to \$1000.00

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Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , JUDY M STEPHENSON , INDIVIDUALLY , in the amount of \$6801.43 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1000.00 , and costs.



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FAX: 412-338-7130
05500680 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.



new balance
\$6,801.43

minimum payment due
\$697.00

payment due date
September 5, 2006

account number 6011 2987 0346 0521
enter amount enclosed below

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Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$801.43.

06 SDSN6A01 0003253
JUDY STEPHENSON
8073 DOUGLAS RD
OLANTA PA 16863-8109

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251 
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298703460521068014300000000069700

Discover Platinum Card Account Summary

account number 6011 2987 0346 0521
payment due date September 5, 2006
minimum payment due \$697.00
credit limit \$6,000.00
credit available \$0.00
cash credit limit \$3,000.00
cash credit available \$0.00

Closing Date: August 6, 2006

page 1 of 1

previous balance	\$ 6,559.99
payments and credits	- 0.00
purchases	+ 78.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 163.44
new balance	= \$6,801.43

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

EXHIBIT

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 8.71
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 8.71
	0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Aug 6	Aug 6	OVERLIMIT FEE	\$ 39.00
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Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
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VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. §4904 relating to unsworn falsifications to authorities, that he is Robert Adkins,
Accounts Manager (Name)
(Title) of Discover Financial Services, LLC., plaintiff herein, that (Company)

he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.


(Signature)

WWR # 5500680
JUDY M STEPHENSON
6011298703460521

05500680

COPY

388

December 20, 2006

COURT OF COMMON PLEAS CLEARFIELD
COUNTY

CASE # 2006-1825-CD

I Judy M. Stephenson do
agree that I owe Discover Bank
\$6,801.43.

Toward the end of October
2006, I called Discover Bank to
set up a payment plan, and they
would not talk to me, they told
me to call, WELTMAN, WEINBERG, &
REIS CO. James WARMBRCDT, Esquire.

I spoke with a Kim Jones
from, WARMBRCDT, WELTMAN, WEINBERG &
Reis, and asked her to check
with Discover Bank what amount
they would take as a pay off.

She said she was not
authorized to do that, I would
have to pay either 3rd or 3rd
per month- if paid in full.

I tryed calling her three
times on Dec. 7th and she was
either on the other line or in
a meeting so I left a voice mail.

EXHIBIT

B

for her to get back to me.
She did not!!

Again on the 14th of Dec.
I called her and she would not
take my calls. left another
voice mail. as of today the 20th
of Dec. she has not returned
my calls!

I would like to know
if Discover Bank would take
a lesser amount as settlement
and call it paid in full.

IF not I am willing
to make payments in the amount
of 300⁰⁰ per month starting
Jan. 2007.

Judy M. Stephenson
Judy M. Stephenson
8073 Douglas Rd
Clanta Pa. 16863

CC: WWR

JAMES WALTER BURDET, ESQUIRE
PHID # 42524
DELMAN, WEINBERG, & REIS CO. L.P.A.
3718 KOPPERERES BLDG. 436 7th fl.
PITTSBURGH, PA. 15219

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION
DISCOVER BANK,

Plaintiff,

v.

NO.: 2006-1825-CD

JUDY M. STEPHENSON,

Defendant.

**PLAINTIFF'S FIRST REQUEST FOR ADMISSIONS AND REQUEST FOR
PRODUCTION OF DOCUMENTS**

Plaintiff demands that the defendants answer and respond to the following Request for Production of Documents under oath pursuant to the Pennsylvania Rules of Civil Procedure within 30 days from the date of service hereof.

Plaintiff also demands that defendants answer and respond to the following Request for Admissions pursuant to Pa. Rules of Civil Procedure 4014.

You are requested to admit the truth of each of the statements of fact hereinafter stated. You are instructed that:

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.

2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.

3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within **thirty (30)** days after delivery hereof.

4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.

5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.

6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director

EXHIBIT

C

or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

7. In these Requests for Admissions:

A. The word "person(s)" means all entities, and, without limiting the generality of the foregoing, includes natural persons, joint owners, associations, companies, partnerships, joint ventures, trusts, and estates;

B. The word "document(s)" means all written, printed, recorded, graphic, or photographic matter, or, sound reproductions, however produced or reproduced, pertaining to any manner to the subject matter indicated;

C. The words "identity", "identify", "identification", when used with respect to a person(s) means to state the full name and present or last known address and business address of such person(s) and, if an actual person, his present or last known job title, and the name and address of his present or last known employers;

D. The words "identity", "identify" "identification", when used with respect to a date, subject matter, name(s) or person(s) that wrote, signed initialed, dictated or otherwise participated in the creation of the same, the name(s) of the addressee or addressees if any and the name(s) and address(es) of each person who have possession, custody, and control of said document(s). If any such document was, but is no longer in your possession, custody, or control, or in existence, state the date and manner of its disposition; and

E. The word "identify", when used with respect to an act (including an alleged offense), occurrence, statement, or conduct (hereinafter collectively called "act"), means to (1) describe the substance of the event or events constituting such an act, and to state the date when such act occurred; (2) identify each and every person(s) participating in such an act; (3) identify all other person(s) (if any) present when such act occurred; (4) state whether any minutes, notes, memoranda, or other record of such act was made; (5) state whether such record now exists; and (6) identify the person(s) presently having possession, custody or control of such record.

8. Unless otherwise indicated, all Requests herein relate to those certain events, persons, and period of time more fully described in the pleading in this case.

9. These requests are of a continuous nature.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information of documents are acquired subsequent to the filing of responses hereto, which information or documents would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

All documents identified in response hereto shall be organized and labeled to correspond with the request to which it pertains. For all documents produced, list the individual and his or her job title and department from whose files it was produced and the current custodian of said document.

If a document called for is believed to exist or is known to exist, but is in the possession, custody or control of another person or party, the existence of the document, the identity of the possessor, custodian and one in control of such documents shall be provided along with any applicable common description or citation utilized by the publisher, possessor, custodian or disseminator of such document.

If any document called for by this request is withheld on the basis of any claim of privilege or any similar claim, identify that document as follows: author; addressee; indicated or blind copies, date, subject matter; number of pages; attachments or appendices; all persons to whom distributed, shown or explained; present custodian; and nature of the privilege or similar claim asserted.

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

Produce any and all documents evidencing proof of all payments on the subject credit card referenced in the Complaint, including, but not limited to, cancelled checks, receipts, coupons, statements, accountings, memoranda, invoices, financial statements, accounting entries, diaries, charts, lists, phone records, data compilations etc.

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

Produce any and all documents you intend to introduce and/or provide testimony on as evidence at the time of trial.

REQUEST FOR ADMISSION NO. 1:

Defendant applied for the credit card referenced in Plaintiff's Complaint.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from May 6, 2004, through November 30, 2006, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on April 3, 2006.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____

Denied _____

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

\$6,801.43 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

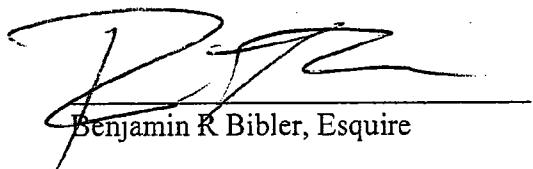


Benjamin R. Bibler, Esquire
Pa. I.D. #93598
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR: 05500680

CERTIFICATE OF SERVICE

Judy M. Stephenson
8073 Douglas Road
Olanta, PA 16863-8109

The undersigned certifies that a true and correct copy of Plaintiff's First Request for Admissions and Request for Production of Documents was served on the 29 day of JANUARY, 2067, by first class, U.S. Mail, postage-prepaid, to the Defendant at the address listed above.



Benjamin R. Bibler, Esquire

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298703460521049290000000000009900

PO BOX 15251 
WILMINGTON DE 19886-5251


Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	June 5, 2004
Minimum Payment Due	\$99.00
Credit Limit	\$5,000.00
Credit Available	\$71.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$71.00

Closing Date: May 6, 2004

page 1 of 2

Previous Balance	\$ 0.00
Payments And Credits	+ 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 4,900.00
Finance Charges	+ 29.00
New Balance	= \$4,929.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Balance Transfers	May 5	May 5	CITIBANK 5424180313173889 TI NV	\$ 4,900.00
	May 5	May 5	BAL TRANS TRANSACTION FEE FINANCE CHARGE	29.00
			APR 0.00% EXPIRES 06/2003	

Information For You

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

Identity theft complaints to the FTC increased 33%, from 161,836 complaints in 2002 to 214,905 in 2003 (Federal Trade Commission, Jan. 2004). Enroll in optional ProfileProtect(R) & we will send you a copy of your credit report & monitor your credit file every business day - tools to help protect you from ID theft. Call 1-866-708-0672 to enroll.

Did you know that millions of credit cards are lost or stolen every year? The Register(R) safeguards all your credit, debit and ATM cards for less than 5 cents a day. Call 1-800-347-3395 for more details.

Build your Cashback Bonus(R) award with every bill you pay automatically with your Discover(R) Card. Cell phone, cable and internet service and health clubs: you can pay so many recurring bills with your Discover Card. What a smart, easy way.

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Closing Date: May 6, 2004 page 1 of 2

Previous Balance	\$0.00
Payments And Credits	0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 4,900.00
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New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance \$ 0.00
Available to Redeem \$ 0.00

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Transactions

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Trans. Date Post Date

Balance Transfers **Date** **Debit** **CITIBANK 5424180313173889 TI NV** **\$ 4,900.00**
 May 5 **May 5** **BAL TRANS TRANSACTION FEE FINANCE CHARGE** **29.00**
 May 5 **May 5** **APR 0.00% EXPIRES 06/2005**

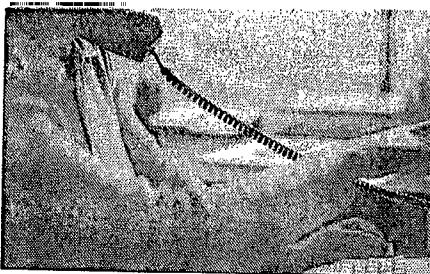
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7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER** (1-800-347-2683).

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Closing Date: May 6, 2004

page 2 of 2

Keep Up with Your Account from anywhere. Whether you're at home, at work, or away on vacation – your Discover(R) Card Account is easily accessible online. Check your statement. Pay your bill. Redeem your Cashback Bonus(R) award. Contact Customer Service. It's quick, easy, and secure. Visit the Account Center at Discovercard.com today.

FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.

Call 1-800-767-7319 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a fast and easy way to save money!

Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 21 days						
Purchases	\$0	0.03011%	10.99% V	10.99%	\$0	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$469.42	0.00000%	0.00% F	7.10%	\$0	\$29.00

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call **1-800-DISCOVER** (1-800-347-2683)



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Closing Date: May 6, 2004

page 2 of 2

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FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.

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Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 21 days						
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Closing Date: June 6, 2004

page 2 of 2

Save 10% with Discover(R) Card at Comfort Inn(R), Comfort Suites(R), Quality(R), Sleep Inn(R), Clarion(R), MainStay Suites(R), Econo Lodge(R) and Rodeway Inn(R) by 12/31/04. Call 800-4CHOICE and use 00801242 or click the Special Rate link at choicehotels.com. Restrictions apply. Cannot combine with other offers. Advance reservations required.

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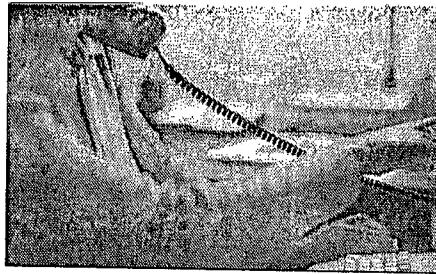
Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast and secure CD Electronic Deposit!. It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD directly from your bank account. Visit www.discoverbank.com. Mention code SC0604P when you open your CD. Member FDIC.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$5.82	0.03011%	10.99% V	10.99%	\$0.05	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4906.41	0.00000%	0.00% F	0.00%	\$0	\$0
previous billing period: 21 days						
Purchases	\$0	0.03011%	10.99% V	10.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Closing Date: June 6, 2004

page 2 of 2

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Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast and secure CD Electronic Deposit! It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD directly from your bank account. Visit www.discoverbank.com. Mention code SC0604P when you open your CD. Member FDIC.

Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$5.82	0.03011%	10.99% V	10.99%	\$0.05
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0
Balance Transfers	\$4906.41	0.00000%	0.00% F	0.00%	\$0
previous billing period: 21 days					
Purchases	\$0	0.03011%	10.99% V	10.99%	\$0
					none

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 ┌─────────────────┐

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 receive important Account information and special offers.

000006011298703460521047295000100000009500

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date August 5, 2004
 Minimum Payment Due \$95.00
 Credit Limit \$5,000.00
 Credit Available \$270.00
 Cash Credit Limit \$2,500.00
 Cash Credit Available \$270.00

Closing Date: July 6, 2004

page 1 of 1

Previous Balance	\$4,829.50
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$4,729.50

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Keep using your Discover(R) Card and watch
 your Cashback Bonus(R) award grow!
 Remember, once your Cashback Bonus
 award is at least \$20, you can redeem your
 award by calling us or by logging into the
 Account Center at Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

How Can We Help You?

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For Account Inquiries, write to us at:
 Discover Platinum Card, PO Box 30943
 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jun 28	Jun 28	PAYMENT - THANK YOU	\$ -100.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$0.50	0.03011%	10.99% V	10.99%	\$0	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4799.00	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Build your Cashback Bonus(R) award with every bill you pay automatically with your Discover(R) Card. Cell phone, cable and Internet service and health clubs: you can pay so many recurring bills with your Discover Card. What a smart, easy way

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 Cash Credit Available \$270.00

Closing Date: July 6, 2004

page 1 of 1

Previous Balance	\$4,829.50
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$4,729.50

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 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

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	Trans. Date	Post Date		
Payments and Credits	Jun 28	Jun 28	PAYMENT - THANK YOU	\$ -100.00

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current billing period: 30 days						
Purchases	\$0.50	0.03011%	10.99% V	10.99%	\$0	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4799.00	0.00000%	0.00% F	0.00%	\$0	\$0

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Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date September 5, 2004
Minimum Payment Due \$93.00
Credit Limit \$5,000.00
Credit Available \$370.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$370.00

Closing Date: August 6, 2004

page 1 of 1

Previous Balance	\$ 4,729.50
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$ 4,629.50

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Date: April 6

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Transactions

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Trans. Date	Post Date			
Payments and Credits	Jul 26	Jul 26	PAYMENT - THANK YOU	\$ -100.00

Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$0.50	0.03079%	11.24% V	11.24%	\$0 none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0 \$0
Balance Transfers	\$4690.29	0.00000%	0.00% F	0.00%	\$0 \$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

By paying your bill by check, you agree to the processing of your payment electronically. If your check is processed electronically, it is possible the funds will be withdrawn from your checking account on the same day we receive the check.

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Cash Credit Available \$370.00

Closing Date: August 6, 2004

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Previous Balance	\$ 4,729.50
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$ 4,629.50

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Date: April 6

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New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

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Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0 \$0
Balance Transfers	\$4690.29	0.00000%	0.00% F	0.00%	\$0 \$0

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By paying your bill by check, you agree to the processing of your payment electronically. If your check is processed electronically, it is possible the funds will be withdrawn from your checking account on the same day we receive the check.

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PO BOX 15251 WILMINGTON DE 19886-5251

00000601129870346052104529500010000000009100

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	October 5, 2004
Minimum Payment Due	\$91.00
Credit Limit	\$5,000.00
Credit Available	\$470.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$470.00

Closing Date: September 6, 2004	page 1 of 1
Previous Balance	\$4,629.50
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$4,529.50

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Cashback Bonus® Anniversary
Date: April 6

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New Cashback Bonus Earned + 0.00

Cashback Bonus Balance Available to Redeem  **0.00**

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For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee. Use your Discover Card with no risk.

Trans. Date Post Date

Payments and Credits Aug 25 Aug 25 PAYMENT - THANK YOU \$ -100.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days						
Purchases	\$0.50	0.03148%	11.49% V	11.49%	\$0	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4587.06	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Now you can use your Discover(R) Card to pay your child's tuition at KinderCare(R) Learning Centers locations nationwide! Simply log on to KinderCare.com to find a KinderCare Learning Center near you or to make tuition payments with your

PO BOX 15251 ┌─────────┐
 WILMINGTON DE 19886-5251
 ┌─────────┐

Address, e-mail or telephone change? Print change in space
 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011298703460521045295000100000009100

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date October 5, 2004
 Minimum Payment Due \$91.00
 Credit Limit \$5,000.00
 Credit Available \$470.00
 Cash Credit Limit \$2,500.00
 Cash Credit Available \$470.00

Closing Date: September 6, 2004

page 1 of 1

Previous Balance	\$4,629.50
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$4,529.50

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch
 your Cashback Bonus(R) award grow!
 Remember, once your Cashback Bonus
 award is at least \$20, you can redeem your
 award by calling us or by logging into the
 Account Center at Discovercard.com.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
 Discover Platinum Card, PO Box 30943
 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Post
 Date Date

Payments and Credits	Aug 25	Aug 25 PAYMENT - THANK YOU	\$ -100.00
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Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0.50	0.03148%	11.49% V	11.49%	\$0	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4587.06	0.00000%	0.00% F	0.00%	\$0	\$0

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000006011298703460521044706600100000009000

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WILMINGTON DE 19886-5251


Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date November 5, 2004
Minimum Payment Due \$90.00
Credit Limit \$5,000.00
Credit Available \$529.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$529.00

Closing Date: October 6, 2004

page 1 of 2

Previous Balance	\$4,529.50
Payments And Credits	- 100.00
Purchases	+ 40.66
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.50
New Balance	= \$4,470.66

You may be able to avoid Periodic Finance Charges, see the reverse side for details. Minimum periodic *finance charge* of \$.50 applies this billing period.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
	+ 0.01

Cashback Bonus Balance Available to Redeem	\$ 0.01
	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

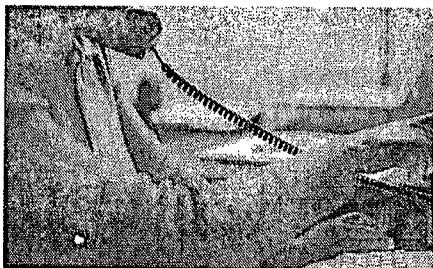
Discover Platinum Card, PO Box 30943
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TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Sep 25	Sep 25	PAYMENT - THANK YOU	\$ -100.00
Other/Miscellaneous	Oct 6	Oct 6	DISCOVER ACCOUNTGUARD 1-877-883-1959	37.67
Services	Oct 2	Oct 2	THE REGISTER MTH SVCE 800-347-3395 UT	2.99



7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER** (1-800-347-2683).

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Closing Date: October 6, 2004

page 2 of 2

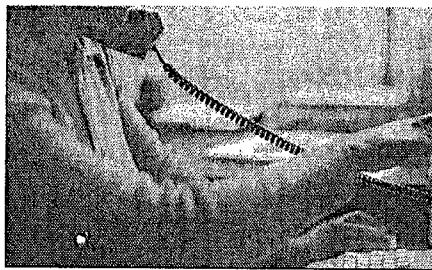
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1.00	0.03216%	11.74% V	11.74%	\$0.01	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4489.00	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Closing Date: October 6, 2004

page 2 of 2

Finance Charge Summary

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	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1.00	0.03216%	11.74% V	11.74%	\$0.01	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4489.00	0.00000%	0.00% F	0.00%	\$0	\$0

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000006011298703460521045545800100000009200

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date December 5, 2004
Minimum Payment Due \$92.00
Credit Limit \$5,000.00
Credit Available \$445.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$445.00

Closing Date: November 6, 2004 page 1 of 2
Previous Balance \$4,470.66
Payments And Credits - 140.66
Purchases + 223.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 1.58
New Balance = \$4,554.58

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	0.01
New Cashback Bonus Earned	+	0.00
	+	0.55

Cashback Bonus Balance Available to Redeem	\$	0.56
	\$	0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

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Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

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Trans. Post
Date Date

Payments and Credits	Oct 19	Oct 20	THE REGISTER MTH SVCE 800-347-3395 UT	\$	-2.99
	Oct 20	Oct 20	PAYMENT - THANK YOU		-100.00
	Oct 24	Oct 24	ACCOUNTGUARD REFUND		-37.67
Merchandise/Retail	Oct 19	Oct 19	WALMRT SUPERCNT 002129 CLEARFIELD PA		223.00

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000006011298703460521045545800100000009200

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	December 5, 2004
Minimum Payment Due	\$92.00
Credit Limit	\$5,000.00
Credit Available	\$445.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$445.00

Closing Date: November 6, 2004

page 1 of 2

Previous Balance	\$4,470.66
Payments And Credits	- 140.66
Purchases	+ 223.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 1.58
New Balance	= \$4,554.58

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 0.01
New Cashback Bonus Earned	+ 0.00
	+ 0.55

Cashback Bonus Balance Available to Redeem	\$ 0.56
	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

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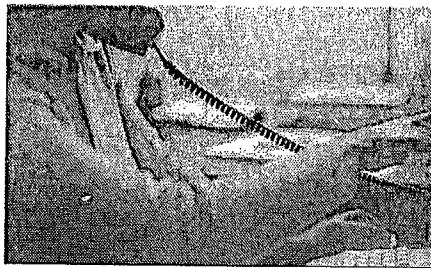
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date Post Date

Payments and Credits	Oct 19	Oct 20	THE REGISTER MTH SVCE 800-347-3395 UT	\$ -2.99
	Oct 20	Oct 20	PAYMENT - THANK YOU	-100.00
	Oct 24	Oct 24	ACCOUNTGUARD REFUND	-37.67
Merchandise/Retail	Oct 19	Oct 19	WALMRT SUPERCNT 002129 CLEARFIELD PA	223.00



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Closing Date: November 6, 2004

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE RATE: 2.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$160.14	0.03216%	11.74% V	11.74%	\$1.58	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4370.93	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Closing Date: November 6, 2004

page 2 of 2

Finance Charge Summary

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	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$160.14	0.03216%	11.74% V	11.74%	\$1.58	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4370.93	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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or call 1-800-DISCOVER (1-800-347-2683).

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WILMINGTON DE 19886-5251


Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298703460521044568000100000009000

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date January 5, 2005
Minimum Payment Due \$90.00
Credit Limit \$5,000.00
Credit Available \$543.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$543.00

Closing Date: December 6, 2004 page 1 of 1
Previous Balance \$4,554.58
Payments And Credits - 100.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 2.22
New Balance = \$4,456.80

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	0.56
New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance	\$	0.56
Available to Redeem	\$	0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Nov 26	Nov 26	PAYMENT - THANK YOU
			\$ -100.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE RATE: 2.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days					
Purchases	\$226.64	0.03285%	11.99% V	11.99%	\$2.22
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0
Balance Transfers	\$4292.33	0.00000%	0.00% F	0.00%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Protect your good credit during this busy Holiday season. ProfileProtect(R) helps you manage your credit, prevent identity theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business

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Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date January 5, 2005
Minimum Payment Due \$90.00
Credit Limit \$5,000.00
Credit Available \$543.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$543.00

Closing Date: December 6, 2004 page 1 of 1
Previous Balance \$4,554.58
Payments And Credits - 100.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 2.22
New Balance = \$4,456.80

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	0.56
New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance	\$	0.56
Available to Redeem	\$	0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

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Transactions

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Trans. Date	Post Date			
Payments and Credits	Nov 26	Nov 26	PAYMENT - THANK YOU	\$ -100.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE RATE: 2.90%. Rate is subject to the terms of the offer including expiration.

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Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4292.33	0.00000%	0.00% F	0.00%	\$0	\$0

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Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date February 5, 2005
Minimum Payment Due \$89.00
Credit Limit \$5,000.00
Credit Available \$586.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$586.00

Closing Date: January 6, 2005

page 1 of 2

Previous Balance	\$4,456.80
Payments And Credits	90.00
Purchases	+ 44.51
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 2.69
New Balance	= \$4,414.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 0.56
New Cashback Bonus Earned	+ 0.00
	+ 0.11

Cashback Bonus Balance Available to Redeem	\$ 0.67
	\$ 0.00

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Transactions

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Trans. Post
Date Date

Payments and Credits	Dec 15	Dec 15	PAYMENT - THANK YOU	\$ -90.00
Gas/Automotive	Dec 12	Dec 12	UNLMART #04009 CURWENSVILLE,PA	36.26
Services	Jan 4	Jan 4	AD&D INS 731499884 0800-787-6819PA	8.25

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Discover Platinum Card Account Summary

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Payment Due Date February 5, 2005
Minimum Payment Due \$89.00
Credit Limit \$5,000.00
Credit Available \$586.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$586.00

Closing Date: January 6, 2005

page 1 of 2

Previous Balance	\$4,456.80
Payments And Credits	- 90.00
Purchases	+ 44.51
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 2.69
New Balance	= \$4,414.00

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Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 0.56
New Cashback Bonus Earned	+ 0.00
	+ 0.11

Cashback Bonus Balance Available to Redeem	\$ 0.67
	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

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TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Post
Date Date

Payments and Credits	Dec 15	Dec 15	PAYMENT - THANK YOU	\$ -90.00
Gas/Automotive	Dec 12	Dec 12	UNLMART #04009 CURWENSVILLE PA	36.26
Services	Jan 4	Jan 4	AD&D INS 731499884 0800-787-6819PA	8.25



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Closing Date: January 6, 2005

page 2 of 2

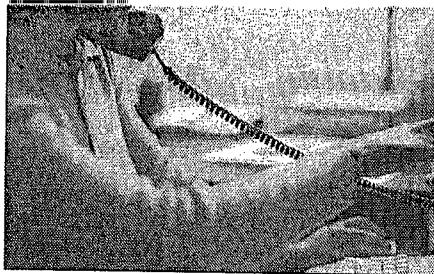
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$260.29	0.03353%	12.24% V	12.24%	\$2.69	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4162.22	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call **1-800-DISCOVER** (1-800-347-2683).



7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

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Closing Date: January 6, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$260.29	0.03353%	12.24% V	12.24%	\$2.69	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4162.22	0.00000%	0.00% F	0.00%	\$0	\$0

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PO BOX 15251 WILMINGTON DE 19886-5251

00000601129870346052104326860009000000008700

Discover Platinum Card Account Summary

Closing Date: February 6, 2005

page 1 of 1

Account Number	6011 2987 0346 0521
Payment Due Date	March 5, 2005
Minimum Payment Due	\$87.00
Credit Limit	\$5,000.00
Credit Available	\$673.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$673.00

Previous Balance	\$4,414.00
Payments And Credits	- 90.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 2.86
New Balance	= \$4,326.86

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

Opening Cashback Bonus Balance	\$	0.67
New Cashback Bonus Earned	+	0.00
<hr/>		
Cashback Bonus Balance Available to Redeem	\$	0.67
	\$	0.00

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee. Use your Discover Card with confidence.

Trans. Date Post Date

Payments and Credits **Feb 3** **Feb 3** **PAYMENT - THANK YOU** **\$ -90.00**

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days						
Purchases	\$276.38	0.03353%	12.24% V	12.24%	\$2.86	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4127.38	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Important Security Information: Some criminals imitate the e-mails of legitimate companies to entice people to share personal information. This is known as "phishing." By following a few simple steps, you can keep your personal information safe and secure.

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 WILMINGTON DE 19886-5251
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Address, e-mail or telephone change? Print change in space
 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011298703460521043268600090000008700

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date March 5, 2005
 Minimum Payment Due \$87.00
 Credit Limit \$5,000.00
 Credit Available \$673.00
 Cash Credit Limit \$2,500.00
 Cash Credit Available \$673.00

Closing Date: February 6, 2005

page 1 of 1

Previous Balance	\$4,414.00
Payments And Credits	- 90.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 2.86
New Balance	= \$4,326.86

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 0.67
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.67
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch
 your Cashback Bonus(R) award grow!
 Remember, once your Cashback Bonus
 award is at least \$20, you can redeem your
 award by calling us or by logging into the
 Account Center at Discovercard.com.

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 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date			
Payments and Credits	Feb 3	Feb 3	PAYMENT - THANK YOU	\$	-90.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$276.38	0.03353%	12.24% V	12.24%	\$2.86	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$4127.38	0.00000%	0.00% F	0.00%	\$0	\$0

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000006011298703460521042374500150000008500

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	April 5, 2005
Minimum Payment Due	\$85.00
Credit Limit	\$5,000.00
Credit Available	\$762.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$762.00

Closing Date: March 6, 2005

page 1 of 2

Previous Balance	\$4,326.86
Payments And Credits	- 150.00
Purchases	+ 57.42
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 3.17
New Balance	= \$4,237.45

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 0.67
New Cashback Bonus Earned	+ 0.00
	+ 0.14

Cashback Bonus Balance Available to Redeem	\$ 0.81
	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

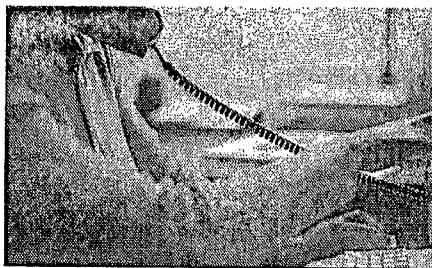
For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Payments and Credits	Feb 24	Feb 24	PAYMENT - THANK YOU \$ -150.00
Merchandise/Retail	Feb 16	Feb 16	STONEBRIDGE INS 02/05 800-527-0006 TX 15.10
Gas/Automotive	Feb 6	Feb 7	UNI MART #04009 CURWENSVILLE PA 42.32



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Closing Date: March 6, 2005

page 2 of 2

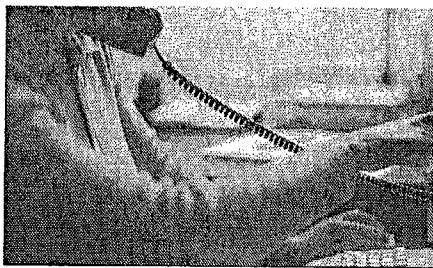
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$331.93	0.03422%	12.49% V	12.49%	\$3.17	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3990.07	0.00000%	0.00% F	0.00%	\$0	\$0

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Closing Date: March 6, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$331.93	0.03422%	12.49% V	12.49%	\$3.17	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3990.07	0.00000%	0.00% F	0.00%	\$0	\$0

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WILMINGTON DE 19886-5251


000006011298703460521043540000085000008800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date May 5, 2005
Minimum Payment Due \$88.00
Credit Limit \$5,000.00
Credit Available \$646.00
Cash Credit Limit \$2,500.00
Cash Credit Available \$646.00

Closing Date: April 6, 2005

page 1 of 2

Previous Balance	\$4,237.45
Payments And Credits	- 85.00
Purchases	+ 196.27
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 5.28
New Balance	= \$4,354.00

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
of April 6: \$6.30

Opening Cashback Bonus Balance	\$ 0.81
New Cashback Bonus Earned	+ 0.00
	<hr/>
	+ 5.49

Cashback Bonus Balance	\$ 6.30
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

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TDD (Telecommunications Device for the Deaf):
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Transactions

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Trans. Date Post Date

Payments and Credits	Mar 16	Mar 16	PAYMENT - THANK YOU	\$ -85.00
Merchandise/Retail	Mar 12	Mar 12	STONEBRIDGE JNS 03/05 800-527-0006 TX	15.10
	Mar 16	Mar 16	DOLLAR-GENERAL #8433 DU BOIS PA	13.00
Gas/Automotive	Mar 8	Mar 8	UNI MART #04009 CURWENSVILLE PA	60.72
	Mar 13	Mar 13	UNI MART #04009 CURWENSVILLE PA	57.72
	Mar 22	Mar 22	UNI MART #04009 CURWENSVILLE PA	41.48
Services	Apr 4	Apr 4	AD&D INS 731499884 4800-787-6819PA	8.25

Information For You

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE Additional Cards for those close to you to help with daily shopping and errands and to use as credit resource in case of emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

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Credit Limit \$5,000.00
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Cash Credit Available \$646.00

Closing Date: April 6, 2005 page 1 of 2
Previous Balance \$4,237.45
Payments And Credits - 85.00
Purchases + 196.27
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 5.28
New Balance = \$4,354.00

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Cashback Bonus®

Cashback Bonus® Since Anniversary Date
of April 6: \$6.30

Opening Cashback Bonus Balance	\$	0.81
New Cashback Bonus Earned	+	0.00
	+	5.49
Cashback Bonus Balance Available to Redeem	\$	6.30
	\$	0.00

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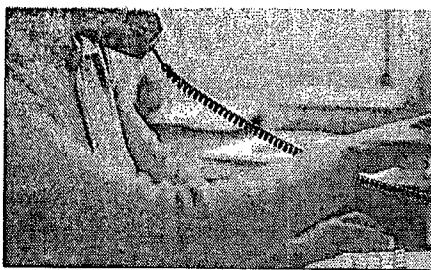
Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Payments and Credits	Mar 16	Mar 16	PAYMENT - THANK YOU \$ -85.00
Merchandise/Retail	Mar 12	Mar 12	STONEBRIDGE INS 03/05 800-527-0006 TX 15.10
	Mar 16	Mar 16	DOLLAR-GENERAL #8433 DU BOIS PA 13.00
Gas/Automotive	Mar 8	Mar 8	UNI MART #04009 CURWENSVILLE PA 60.72
	Mar 13	Mar 13	UNI MART #04009 CURWENSVILLE PA 57.72
	Mar 22	Mar 22	UNI MART #04009 CURWENSVILLE PA 41.48
Services	Apr 4	Apr 4	AD&D INS 731499884 4800-787-6819PA 8.25

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Closing Date: April 6, 2005

page 2 of 2

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25% of credit reports contain errors serious enough to result in denial of credit ("Mistakes Do Happen: a look at errors in consumer credit," Nat'l Assoc. of State PIRGs, June 04). ProfileProtect(R) is a comprehensive service that helps you monitor & manage your credit. Enroll today at ProfileProtect.com/control.

Use your Discover(R) Card to make a \$100 donation to The Statue of Liberty-Ellis Island Foundation, Inc. and you can have the name of someone you care about engraved on The American Immigrant Wall of Honor(R), built to celebrate freedom and commemorate American Dreams. For more information log on to Discovercard.com.

America's #1 Credit Card Rewards Program. Get a Cashback Bonus(R) on all your purchases with unlimited earnings. Then double your reward with gift cards or certificates from Discover Card Partners such as BLOCKBUSTER(R), FTD.com and The Sharper Image(R).

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$490.27	0.03490%	12.74% V	12.74%	\$5.28	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3838.67	0.00000%	0.00% F	0.00%	\$0	\$0

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25% of credit reports contain errors serious enough to result in denial of credit ("Mistakes Do Happen: a look at errors in consumer credit," Nat'l Assoc. of State PIRGs, June 04). ProfileProtect(R) is a comprehensive service that helps you monitor & manage your credit. Enroll today at ProfileProtect.com/control.

Use your Discover(R) Card to make a \$100 donation to The Statue of Liberty-Ellis Island Foundation, Inc. and you can have the name of someone you care about engraved on The American Immigrant Wall of Honor(R), built to celebrate freedom and commemorate American Dreams. For more information log on to Discovercard.com.

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current billing period: 31 days						
Purchases	\$490.27	0.03490%	12.74% V	12.74%	\$5.28	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3838.67	0.00000%	0.00% F	0.00%	\$0	\$0

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000006011298703460521042875800088000008600

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date June 5, 2005
Minimum Payment Due \$86.00
Credit Limit \$6,000.00
Credit Available \$1,712.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$1,712.00

Closing Date: May 6, 2005 page 1 of 2
Previous Balance \$4,354.00
Payments And Credits - 88.00
Purchases + 15.10
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 6.48
New Balance = \$4,287.58

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	6.30
New Cashback Bonus Earned	+	0.00
	+	0.04

Cashback Bonus Balance Available to Redeem	\$	6.34
	\$	0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

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TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Apr 20	Apr 20	PAYMENT - THANK YOU	\$ -88.00
Merchandise/Retail	Apr 13	Apr 13	STONEBRIDGE INS 04/05 800-527-0606 TX	15.10

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$3,000.00.

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WILMINGTON DE 19886-5251


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000006011298703460521042875800088000008600

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date June 5, 2005
Minimum Payment Due \$86.00
Credit Limit \$6,000.00
Credit Available \$1,712.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$1,712.00

Closing Date: May 6, 2005

page 1 of 2

Previous Balance	\$4,354.00
Payments And Credits	- 88.00
Purchases	+ 15.10
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 6.48
New Balance	= \$4,287.58

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 6.30
New Cashback Bonus Earned	+ 0.00
	+ 0.04

Cashback Bonus Balance	\$ 6.34
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Apr 20	Apr 20	PAYMENT - THANK YOU	\$ -88.00
Merchandise/Retail	Apr 13	Apr 13	STONEBRIDGE INS 04/05 800-527-0906 TX	15.10

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$3,000.00.



7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER** (1-800-347-2683).

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Closing Date: May 6, 2005

page 2 of 2

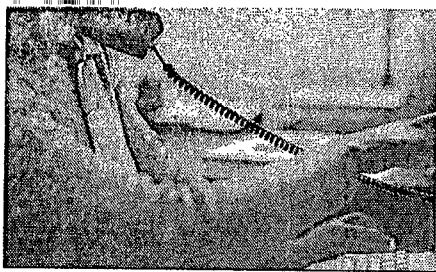
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$555.18	0.03901%	14.24% V	14.24%	\$6.48	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3764.13	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call **1-800-DISCOVER** (1-800-347-2683).



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Closing Date: May 6, 2005

page 2 of 2

Finance Charge Summary

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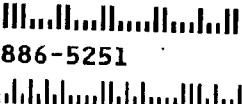
	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$555.18	0.03901%	14.24% V	14.24%	\$6.48	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3764.13	0.00000%	0.00% F	0.00%	\$0	\$0

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Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298703460521044037300086000008900

PO BOX 15251 
WILMINGTON DE 19886-5251


Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	July 5, 2005
Minimum Payment Due	\$89.00
Credit Limit	\$6,000.00
Credit Available	\$1,596.00
Cash Credit Limit	\$3,000.00
Cash Credit Available	\$1,596.00

Closing Date: June 6, 2005

page 1 of 2

Previous Balance	\$4,287.58
Payments And Credits	- 86.00
Purchases	+ 194.16
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 7.99
New Balance	= \$4,403.73

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 6.34
New Cashback Bonus Earned	+ 0.00
	+ 0.48

Cashback Bonus Balance Available to Redeem	\$ 6.82
	\$ 0.00

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

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TDD (Telecommunications Device for the Deaf):
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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jun 2	Jun 2	PAYMENT - THANK YOU	\$ -86.00
Merchandise/Retail	May 13	May 13	STONEBRIDGE JNS 05/05 800-522-0006 TX	1.50
	May 29	May 29	WALMRT SUPERCNT 002129 CLEARFIELD PA	120.58
Gas/Automotive	May 18	May 18	UNI MART #94009 CURWENSVILLE PA	58.48

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PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521044037300086000008900

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Account Number 6011 2987 0346 0521
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Credit Limit \$6,000.00
Credit Available \$1,596.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$1,596.00

Closing Date: June 6, 2005 page 1 of 2
Previous Balance \$4,287.58
Payments And Credits - 86.00
Purchases + 194.16
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 7.99
New Balance = \$4,403.73

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Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	6.34
New Cashback Bonus Earned	+	0.00
	+	0.48
Cashback Bonus Balance Available to Redeem	\$	6.82
	\$	0.00

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Trans. Date Post Date

Payments and Credits	Jun 2	Jun 2	PAYMENT - THANK YOU	\$ -86.00
Merchandise/Retail	May 13	May 13	STONEBRIDGE INS 05/05 800-527-0006 TX	- 1.50
	May 29	May 29	WALMRT SUPERCNT 002129 CLEARFIELD PA	120.58
Gas/Automotive	May 18	May 18	UNI MART #94009 CURWENSVILLE PA	58.48



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Closing Date: June 6, 2005

page 2 of 2

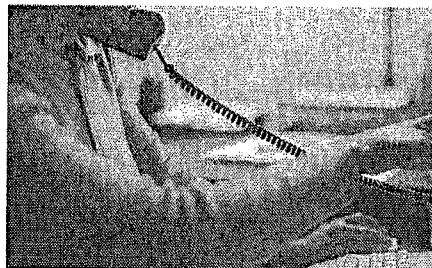
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$650.09	0.03970%	14.49% V	14.49%	\$7.99	none
Cash Advances	\$0	0.05751%	20.99% F	20.99%	\$0	\$0
Balance Transfers	\$3712.12	0.00000%	0.00% F	0.00%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Closing Date: June 6, 2005

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Balance Transfers	\$3712.12	0.00000%	0.00% F	0.00%	\$0	\$0

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WILMINGTON DE 19886-5251


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000006011298703460521050647800089000010200

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date August 5, 2005
Minimum Payment Due \$102.00
Credit Limit \$6,000.00
Credit Available \$935.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$935.00

Closing Date: July 6, 2005 page 1 of 2
Previous Balance \$4,403.73
Payments And Credits - 89.00
Purchases + 72.59
Cash Advances + 603.00
Balance Transfers + 0.00
Finance Charges + 74.46
New Balance = \$5,064.78

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance \$ 6.82
New Cashback Bonus Earned + 0.00
+ 0.18

Cashback Bonus Balance \$ 7.00
Available to Redeem \$ 0.00

Cashback Bonus(R) is America's #1 Cash Rewards Program! Full 5% Cashback Bonus on Get More purchases throughout the year and up to 1% Cashback Bonus on all your other purchases.

How Can We Help You?

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Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jul 3	Jul 3	PAYMENT - THANK YOU	\$ -89.00
Merchandise/Retail	Jun 11	Jun 11	STONEBRIDGE INS 06/05 800-527-0006 TX	15.10
Gas/Automotive	Jun 12	Jun 12	UNI MART #94009 CURWENSVILLE PA	57.49
Cash Advances	Jun 28	Jun 28	407 WALNUT ST CURWENSVILLE PA	301.50
	Jun 28	Jun 28	CASH ADVANCE TRANS FEE FINANCE CHARGE	9.05
	Jun 29	Jun 29	407 WALNUT ST CURWENSVILLE PA	301.50
	Jun 29	Jun 29	CASH ADVANCE TRANS FEE FINANCE CHARGE	9.05

Information For You

Call 1-877-353-0941 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a fast and easy way to save money!

Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly payment. All you need is your checkbook - enter your banking information once during sign-up and you'll never have to enter it again. Visit the Account Center at Discovercard.com and you can begin making payments right away.

TRANSFER BALANCES - Call 1-877-353-0941 today or visit Discovercard.com to see what Balance Transfer rate is available for you. Pay off loans, bills or take that summer getaway. It's a fast and easy way to save money!

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WILMINGTON DE 19886-5251


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Closing Date: July 6, 2005 page 1 of 2
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Cash Advances + 603.00
Balance Transfers + 0.00
Finance Charges + 74.46
New Balance = \$5,064.78

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Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	6.82
New Cashback Bonus Earned	+	0.00
	+	0.18

Cashback Bonus Balance Available to Redeem	\$	7.00
	\$	0.00

Cashback Bonus(R) is America's #1 Cash Rewards Program! Full 5% Cashback Bonus on Get More purchases throughout the year and up to 1% Cashback Bonus on all your other purchases.

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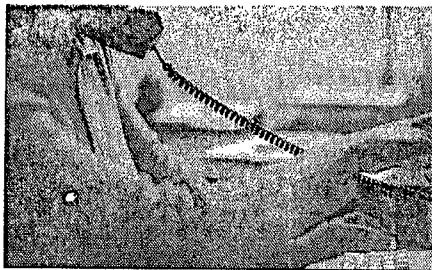
	Trans. Date	Post Date		
Payments and Credits	Jul 3	Jul 3	PAYMENT - THANK YOU	\$ -89.00
Merchandise/Retail	Jun 11	Jun 11	STONEBRIDGE INS 06/05 800-527-0006 TX	15.10
Gas/Automotive	Jun 12	Jun 12	UNI MART #94009 CURWENSVILLE PA	57.49
Cash Advances	Jun 28	Jun 28	407 WALNUT ST CURWENSVILLE PA	301.50
	Jun 28	Jun 28	CASH ADVANCE TRANS FEE FINANCE CHARGE	9.05
	Jun 29	Jun 29	407 WALNUT ST CURWENSVILLE PA	301.50
	Jun 29	Jun 29	CASH ADVANCE TRANS FEE FINANCE CHARGE	9.05

Information For You

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Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly payment. All you need is your checkbook - enter your banking information once during sign-up and you'll never have to enter it again. Visit the Account Center at Discovercard.com and you can begin making payments right away.

TRANSFER BALANCES - Call - 1-877-353-0941 today or visit Discovercard.com to see what Balance Transfer rate is available for you. Pay off loans, bills or take that summer getaway. It's a fast and easy way to save money!



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Closing Date: July 6, 2005

page 2 of 2

25% of credit reports contain errors serious enough to result in denial of credit ("Mistakes Do Happen: a look at errors in consumer credit," Nat'l Assoc. of State PIRGs, June 04). ProfileProtect(R) is a comprehensive service that helps you monitor and manage your credit. Enroll today at ProfileProtect.com/control.

Introducing Auto Bill Pay, Discover(R) Card's free service for paying your bills. Phone. Cable. Subscription services. And more. It's a great way to save time while building your Cashback Bonus(R). Visit Discovercard.com/Autobillpay to sign up today.

What steps are you taking to prevent credit card fraud? Let The Register(R) help! In the event your wallet is lost or stolen, we'll cancel all your credit, debit, and ATM cards and have new ones reissued to you. Plus, you'll receive a free credit report & 60 day monitoring. Call 1-800-347-3395 or visit DiscoverCard.com/TheRegister for details.

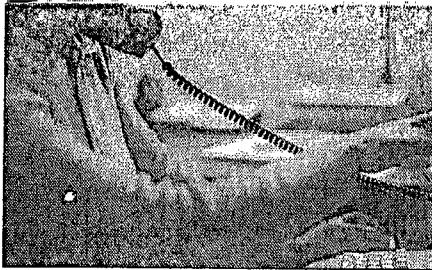
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days					
Purchases	\$4478.57	0.03970%	14.49% V	14.49%	\$53.32
Cash Advances	\$176.36	0.05751%	20.99% F	42.06%	\$3.04

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Introducing Auto Bill Pay, Discover(R) Card's free service for paying your bills. Phone. Cable. Subscription services. And more. It's a great way to save time while building your Cashback Bonus(R). Visit DiscoverCard.com/Autobillpay to sign up today.

What steps are you taking to prevent credit card fraud? Let The Register(R) help! In the event your wallet is lost or stolen, we'll cancel all your credit, debit, and ATM cards and have new ones reissued to you. Plus, you'll receive a free credit report & 60 day monitoring. Call 1-800-347-3395 or visit DiscoverCard.com/TheRegister for details.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
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PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521052680500000000020800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date September 5, 2005
Minimum Payment Due \$208.00
Credit Limit \$6,000.00
Credit Available \$731.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$731.00

Closing Date: August 6, 2005 page 1 of 1
Previous Balance \$5,064.78
Payments And Credits 0.00
Purchases + 135.48
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 67.79
New Balance = \$5,268.05

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	7.00
New Cashback Bonus Earned	+	0.24

Cashback Bonus Balance	\$	7.24
Available to Redeem	\$	0.00

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	Trans. Date	Post Date			
Merchandise/Retail	Jul 13	Jul 13	STONEBRIDGE INS 07/05 800-527-0006 TX	\$	15.10
Other/Miscellaneous	Aug 5	Aug 5	LATE FEE		39.00
Gas/Automotive	Jul 24	Jul 24	0073 SHEETZ00000737498 CLEARFIELD PA		16.00
	Jul 24	Jul 24	0073 SHEETZ00000737498 CLEARFIELD PA		38.48
	Jul 27	Jul 27	UNI-MART #94076 CURWENSVILLE PA		18.65
Services	Jul 7	Jul 7	AD&D INS 731499884 4800-787-6819PA		8.25

Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$4519.46	0.04038%	14.74% V	14.74%	\$56.57	none
Cash Advances	\$629.55	0.05751%	20.99% F	20.99%	\$11.22	\$0

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Cash Credit Limit \$3,000.00
Cash Credit Available \$731.00

Closing Date: August 6, 2005

page 1 of 1

Previous Balance	\$ 5,064.78
Payments And Credits	0.00
Purchases	+ 135.48
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 67.79
New Balance	= \$ 5,268.05

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Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 7.00
New Cashback Bonus Earned	+ 0.24
Cashback Bonus Balance Available to Redeem	\$ 7.24
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	Trans. Date	Post Date			
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Other/Miscellaneous	Aug 5	Aug 5	LATE FEE		39.00
Gas/Automotive	Jul 24	Jul 24	0073 SHEETZ00000737498 CLEARFIELD PA		16.00
	Jul 24	Jul 24	0073 SHEETZ00000737498 CLEARFIELD PA		38.48
	Jul 27	Jul 27	UNI-MART #94076 CURWENSVILLE PA		18.65
Services	Jul 7	Jul 7	AD&D INS 731499884 4800-787-6819PA		8.25

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Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$4519.46	0.04038%	14.74% V	14.74%	\$56.57	none
Cash Advances	\$629.55	0.05751%	20.99% F	20.99%	\$11.22	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Address, e-mail or telephone change? Print change in space
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 receive important Account information and special offers.

000006011298703460521053537300208000010800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date October 5, 2005
 Minimum Payment Due \$108.00
 Credit Limit \$6,000.00
 Credit Available \$646.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$646.00

Closing Date: September 6, 2005 page 1 of 2
 Previous Balance \$5,268.05
 Payments And Credits - 310.00
 Purchases + 134.56
 Cash Advances + 177.75
 Balance Transfers + 0.00
 Finance Charges + 83.37
 New Balance = \$5,353.73

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Cashback Bonus(R) is America's #1 Cash
 Rewards Program! Full 5% Cashback Bonus
 on Get More purchases in popular categories
 throughout the year and up to 1% Cashback
 Bonus on all your other purchases.

Opening Cashback Bonus Balance	\$	7.24
New Cashback Bonus Earned	+	0.34
Cashback Bonus Balance	\$	7.58
Available to Redeem	\$	0.00

How Can We Help You?
 Please have your Discover Card available.
 Manage your account online at Discovercard.com
 Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
 Discover Platinum Card, PO Box 30943
 Salt Lake City, UT 84130
 TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Aug 7	Aug 7	PAYMENT - THANK YOU	\$ -102.00
	Aug 27	Aug 27	PAYMENT - THANK YOU	-208.00
Merchandise/Retail	Aug 5	Aug 7	WALMRT-SUPERCNT.002129.CLEARFIELD PA	-56.45
	Aug 13	Aug 13	STONEBRIDGE INS 08/05 800-527-0006 TX	15.10
Gasoline	Aug 5	Aug 7	UNI-MART #94076 CURWENSVILLE PA	42.01
	Aug 7	Aug 7	CHOICE CIGARETTES #440 CLEARFIELD PA	21.00
Cash Advances	Aug 9	Aug 9	1200 S SECOND ST CLEARFIELD PA	76.00
	Aug 9	Aug 9	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00
	Aug 9	Aug 9	2 E MARKET ST CLEARFIELD PA	101.75
	Aug 9	Aug 9	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00

Information For You

Auto Bill Pay is Discover(R) Card's free service for paying your bills. Phone. Cable. Subscription services. And more. It's a great way to save time while building your Cashback Bonus(R). Visit Discovercard.com/Autobillpay to sign up today.



7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER** (1-800-347-2683).

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Closing Date: September 6, 2005

page 2 of 2

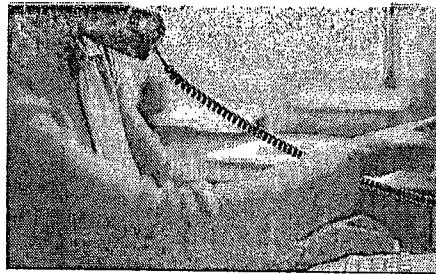
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days					
Purchases	\$4617.17	0.04107%	14.99% V	14.99%	\$58.79
Cash Advances	\$817.93	0.05751%	20.99% F	36.06%	\$14.58

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call **1-800-DISCOVER** (1-800-347-2683)



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Closing Date: September 6, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days						
Purchases	\$4617.17	0.04107%	14.99% V	14.99%	\$58.79	none
Cash Advances	\$817.93	0.05751%	20.99% F	36.06%	\$14.58	\$10.00

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 receive important Account information and special offers.

000006011298703460521055569000108000011200

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date November 5, 2005
 Minimum Payment Due \$112.00
 Credit Limit \$6,000.00
 Credit Available \$443.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$443.00

Closing Date: October 6, 2005 page 1 of 2
 Previous Balance \$5,353.73
 Payments And Credits 108.00
 Purchases + 182.79
 Cash Advances + 51.50
 Balance Transfers + 0.00
 Finance Charges + 76.88
 New Balance = \$5,556.90

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$	7.58
New Cashback Bonus Earned	+	0.46
Cashback Bonus Balance	\$	8.04
Available to Redeem	\$	0.00

Cashback Bonus® is America's #1 Cash
 Rewards Program! Full 5% Cashback Bonus
 on Get More purchases in popular categories
 throughout the year and up to 1% Cashback
 Bonus on all your other purchases.

How Can We Help You?

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For Account Inquiries, write to us at:
 Discover Platinum Card, PO Box 30943
 Salt Lake City, UT 84130

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 For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.			
Trans.	Post Date	Post Date	
Payments and Credits	Sep 26	Sep 26	PAYMENT - THANK YOU \$ -108.00
Merchandise/Retail	Sep 13	Sep 13	STONEBRIDGE INS 09/05 800-527-0006 TX 15.10
	Oct 2	Oct 2	RITE-AID 0740 CLEARFIELD PA 78.70
Gasoline	Sep 27	Sep 27	UNI MART #94009 CURWENSVILLE PA 19.00
	Sep 29	Sep 29	0148 SHEETZ00001487498 DUBOIS PA 42.74
	Oct 4	Oct 4	UNI-MART #94076 CURWENSVILLE PA 19.00
Services	Oct 3	Oct 3	AD&D INS 731499884 4800-787-6819PA 8.25
Cash Advances	Sep 27	Sep 27	407 WALNUT ST CURWENSVILLE PA 51.50
	Sep 27	Sep 27	CASH ADVANCE TRANS FEE FINANCE CHARGE 5.00

Information For You

Hey, Juniors! We are searching for outstanding high school juniors to apply for the Discover(R) Card Tribute Award(R) Scholarship Program. Scholarships will be awarded to high school juniors who have excelled beyond academics. To find out more, visit our website at www.Discovercard.com/tribute.htm.

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0000060112987034605210555690001080000011200

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	November 5, 2005
Minimum Payment Due	\$112.00
Credit Limit	\$6,000.00
Credit Available	\$443.00
Cash Credit Limit	\$3,000.00
Cash Credit Available	\$443.00

Closing Date: October 6, 2005	page 1 of 2
Previous Balance	\$5,353.73
Payments And Credits	- 108.00
Purchases	+ 182.79
Cash Advances	+ 51.50
Balance Transfers	+ 0.00
Finance Charges	+ 76.88
New Balance	= \$5,556.90

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Cashback Bonus(R) is America's #1 Cash Rewards Program! Full 5% Cashback Bonus on Get More purchases in popular categories throughout the year and up to 1% Cashback Bonus on all your other purchases.

Opening Cashback Bonus Balance	\$	7.58
New Cashback Bonus Earned	+	0.46

Cashback Bonus Balance \$ 8.04
Available to Redeem \$ 0.00

How Can We Help You?

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For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date Post Date

Payments and Credits

DATE DATE

\$ -108.00

Payments and Credits		Sep 26	Sep 26	PAYMENT - THANK YOU	\$	-108.00
Merchandise/Retail		Sep 13	Sep 13	STONEBRIDGE INS 09/05 800-527-0006 TX		15.10
		Oct 2	Oct 2	RITE-AID 0740 CLEARFIELD PA		78.70
Gasoline		Sep 27	Sep 27	UNI MART #94009 CURWENSVILLE PA		19.00
		Sep 29	Sep 29	0148 SHEETZ00001487498 DUBOIS PA		42.74
		Oct 4	Oct 4	UNI-MART #94076 CURWENSVILLE PA		19.00
Services		Oct 3	Oct 3	AD&D INS 731499884 4800-787-6819PA		8.25
Cash Advances		Sep 27	Sep 27	407 WALNUT ST CURWENSVILLE PA		51.50
		Sep 27	Sep 27	CASH ADVANCE TRANS FEE FINANCE CHARGE		5.00

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Closing Date: October 6, 2005

page 2 of 2

Auto Bill Pay is Discover(R) Card's free service for paying your bills. Phone. Cable. Subscription services. And more. It's a great way to save time while building your Cashback Bonus(R).

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Current Billing Period: 30 days	Average Daily Balances	Daily Periodic Rates	Nominal Annual Percentage Rates	Annual Percentage Rates	Periodic Finance Charges	Transaction Fee Finance Charges
Purchases	\$4549.81	0.04175%	15.24% V	15.24%	\$56.98	none
Cash Advances	\$863.59	0.05751%	20.99% F	27.65%	\$14.90	\$5.00

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call **1-800-DISCOVER** (1-800-347-2683).



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Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$4549.81	0.04175%	15.24% V	15.24%	\$56.98	none
Cash Advances	\$863.59	0.05751%	20.99% F	27.65%	\$14.90	\$5.00

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 receive important Account information and special offers.

000006011298703460521058908900112000011800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date December 5, 2005
 Minimum Payment Due \$118.00
 Credit Limit \$6,000.00
 Credit Available \$109.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$109.00

Closing Date: November 6, 2005 page 1 of 2
 Previous Balance \$5,556.90
 Payments And Credits - 112.00
 Purchases + 54.31
 Cash Advances + 301.50
 Balance Transfers + 0.00
Finance Charges + 90.18
 New Balance = \$5,890.89

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$	8.04
New Cashback Bonus Earned	+	0.14

Cashback Bonus Balance	\$	8.18
Available to Redeem	\$	0.00

Cashback Bonus(R) is America's #1 Cash
 Rewards Program! Full 5% Cashback Bonus
 on Get More purchases in popular categories
 throughout the year and up to 1% Cashback
 Bonus on all your other purchases.

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943
 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Payments and Credits	Oct 21	Oct 21	PAYMENT - THANK YOU \$ -112.00
Merchandise/Retail	Oct 13	Oct 13	STONEBRIDGE INS 10/05 800-527-0006 TX 15.10
Gasoline	Oct 25	Oct 25	UNI-MART #94076 CURWENSVILLE PA 39.21
Cash Advances	Oct 12	Oct 12	407 WALNUT ST CURWENSVILLE PA 301.50
	Oct 12	Oct 12	CASH ADVANCE TRANS FEE FINANCE CHARGE 9.05



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Closing Date: November 6, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$4644.12	0.04175%	15.24% V	15.24%	\$60.10	none
Cash Advances	\$1179.32	0.05751%	20.99% F	30.60%	\$21.03	\$9.05

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Closing Date: November 6, 2005

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Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$4644.12	0.04175%	15.24% V	15.24%	\$60.10
Cash Advances	\$1179.32	0.05751%	20.99% F	30.60%	\$21.03

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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 receive important Account information and special offers.

000006011298703460521058690500118000011800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date January 5, 2006
 Minimum Payment Due \$118.00
 Credit Limit \$6,000.00
 Credit Available \$130.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$130.00

Closing Date: December 6, 2005 page 1 of 1
 Previous Balance \$5,890.89
 Payments And Credits - 118.00
 Purchases + 15.10
 Cash Advances + 0.00
 Balance Transfers + 0.00
Finance Charges + 81.06
 New Balance = \$5,869.05

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus®-Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$	8.18
New Cashback Bonus Earned	+	0.04

Cashback Bonus Balance	\$	8.22
Available to Redeem	\$	0.00

Cashback Bonus® is America's #1 Cash
 Rewards Program! Full 5% Cashback Bonus
 on Get More purchases in popular categories
 throughout the year and up to 1% Cashback
 Bonus on all your other purchases.

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TDD (Telecommunications Device for the Deaf):

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Transactions

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Trans. Post
 Date Date

Payments and Credits	Dec 2 Dec 2 PAYMENT - THANK YOU	\$ -118.00
Merchandise/Retail	Nov 12 Nov 12 STONEBRIDGE INS 11/05 800-527-0006 TX	15.10

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days					
Purchases	\$4671.90	0.04244%	15.49% V	15.49%	\$59.48
Cash Advances	\$1251.07	0.05751%	20.99% F	20.99%	\$21.58
none \$0					

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000006011298703460521059703000118000012000

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Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date February 5, 2006
Minimum Payment Due \$120.00
Credit Limit \$6,000.00
Credit Available \$29.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$29.00

Closing Date: January 6, 2006 page 1 of 2
Previous Balance \$5,869.05
Payments And Credits - 118.00
Purchases + 67.32
Cash Advances + 61.50
Balance Transfers + 0.00
Finance Charges + 90.43
New Balance = \$5,970.30

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Cashback Bonus(R) is America's #1 Cash Rewards Program! Full 5% Cashback Bonus on Get More purchases in popular categories throughout the year and up to 1% Cashback Bonus on all your other purchases.

Opening Cashback Bonus Balance	\$	8.22
New Cashback Bonus Earned	+	0.17
Cashback Bonus Balance Available to Redeem	\$	8.39
	\$	0.00

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Transactions

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	Trans. Date	Post Date	
Payments and Credits	Dec 29	Dec 29	PAYMENT - THANK YOU \$ -118.00
Merchandise/Retail	Dec 13	Dec 13	STONEBRIDGE INS 12/05 800-527-0006 TX 15.10
Gasoline	Dec 17	Dec 17	UNI-MART #94076 CURWENSVILLE PA 43.97
Services	Jan 4	Jan 4	AD&D INS 731499884 4800-860-7182PA 8.25
Cash Advances	Dec 21	Dec 21	407 WALNUT ST CURWENSVILLE PA 61.50
	Dec 21	Dec 21	CASH ADVANCE TRANS FEE FINANCE CHARGE 5.00

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Account Number 6011 2987 0346 0521
Payment Due Date February 5, 2006
Minimum Payment Due \$120.00
Credit Limit \$6,000.00
Credit Available \$29.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$29.00

Closing Date: January 6, 2006

page 1 of 2

Previous Balance	\$5,869.05
Payments And Credits	- 118.00
Purchases	+ 67.32
Cash Advances	+ 61.50
Balance Transfers	+ 0.00
Finance Charges	+ 90.43
New Balance	= \$5,970.30

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 8.22
New Cashback Bonus Earned	+ 0.17

Cashback Bonus Balance Available to Redeem	\$ 8.39
	0.00

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Transactions

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	Trans. Date	Post Date	
Payments and Credits	Dec 29	Dec 29	PAYMENT - THANK YOU \$ -118.00
Merchandise/Retail	Dec 13	Dec 13	STONEBRIDGE INS 12/05 800-527-0006 TX 15.10
Gasoline	Dec 17	Dec 17	UNI-MART #94076 CURWENSVILLE PA 43.97
Services	Jan 4	Jan 4	AD&D INS 731499884 4800-860-7182PA 8.25
Cash Advances	Dec 21	Dec 21	407 WALNUT ST CURWENSVILLE PA 61.50
	Dec 21	Dec 21	CASH ADVANCE TRANS FEE FINANCE CHARGE 5.00



7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER** (1-800-347-2683).

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Closing Date: January 6, 2006

page 2 of 2

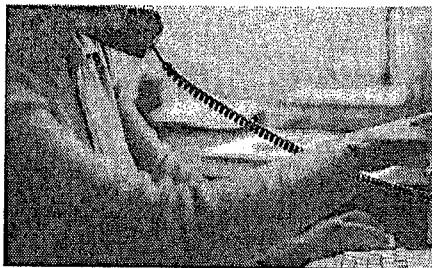
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$4645.34	0.04312%	15.74% V	15.74%	\$62.08
Cash Advances	\$1309.84	0.05751%	20.99% F	25.97%	\$23.35

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$4645.34	0.04312%	15.74% V	15.74%	\$62.08
Cash Advances	\$1309.84	0.05751%	20.99% F	25.97%	\$23.35 none \$5.00

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discovercard.com
or call **1-800-DISCOVER** (1-800-347-2683).

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011298703460521059515700120000012000

PO BOX 15251 
WILMINGTON DE 19886-5251


Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date March 5, 2006
Minimum Payment Due \$120.00
Credit Limit \$6,000.00
Credit Available \$48.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$48.00

Closing Date: February 6, 2006

page 1 of 1

Previous Balance	\$ 5,970.30
Payments And Credits	- 120.00
Purchases	+ 15.10
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 86.17
New Balance	= \$5,951.57

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 8.39
New Cashback Bonus Earned	+ 0.04

Cashback Bonus Balance Available to Redeem	\$ 8.43
	0.00

Cashback Bonus(R) is America's #1 Cash Rewards Program! Full 5% Cashback Bonus on Get More purchases in popular categories throughout the year and up to 1% Cashback Bonus on all your other purchases.

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jan 30	Jan 30	PAYMENT - THANK YOU	\$ -120.00
Merchandise/Retail	Jan 13	Jan 13	STONEBRIDGE INS 01/06 800-527-0006 TX	15.10

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$4629.41	0.04312%	15.74% V	15.74%	\$61.86
Cash Advances	\$1363.83	0.05751%	20.99% F	20.99%	\$24.31

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Discover Card ranked #1 in Fraud Protection Services among the largest credit card companies by Javelin Strategy & Research in its 2005 report. Your account is protected anytime, anywhere with a \$0 fraud liability guarantee.

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 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011298703460521059254000000000011900

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date April 5, 2006
 Minimum Payment Due \$119.00
 Credit Limit \$6,000.00
 Credit Available \$74.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$74.00

Closing Date: March 6, 2006

page 1 of 1

Previous Balance	\$ 5,951.57
Payments And Credits	- 120.00
Purchases	+ 15.10
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 78.73
New Balance	= \$ 5,925.40

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 8.43
New Cashback Bonus Earned	+ 0.04
Cashback Bonus Balance	\$ 8.47
Available to Redeem	\$ 0.00

Cashback Bonus(R) is America's #1 Cash
 Rewards Program! Full 5% Cashback Bonus
 on Get More purchases in popular categories
 throughout the year and up to 1% Cashback
 Bonus on all your other purchases.

How Can We Help You?

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 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Mar 3	Mar 3	PHONE PAYMENT - THANK YOU	\$ -120.00
Merchandise/Retail	Feb 11	Feb 11	STONEBRIDGE INS 02/06 800-527-0006 TX	15.10

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days					
Purchases	\$4598.16	0.04381%	15.99% V	15.99%	\$56.39
Cash Advances	\$1387.15	0.05751%	20.99% F	20.99%	\$22.34

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Starting March 25 visit Discovercard.com or call 1-800-DISCOVER (1-800-347-2683) to sign up for our next Get More promotion to get 5% Cashback Bonus(R) on gas and select auto purchases made at locations like AutoZone(R), Pep Boys,

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 WILMINGTON DE 19886-5251
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000006011298703460521059254000000000011900

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date April 5, 2006
 Minimum Payment Due \$119.00
 Credit Limit \$6,000.00
 Credit Available \$74.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$74.00

Closing Date: March 6, 2006

page 1 of 1

Previous Balance	\$5,951.57
Payments And Credits	120.00
Purchases	+ 15.10
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 78.73
New Balance	= \$5,925.40

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 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 8.43
New Cashback Bonus Earned	+ 0.04

Cashback Bonus Balance	\$ 8.47
Available to Redeem	\$ 0.00

Cashback Bonus(R) is America's #1 Cash
 Rewards Program! Full 5% Cashback Bonus
 on Get More purchases in popular categories
 throughout the year and up to 1% Cashback
 Bonus on all your other purchases.

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 Salt Lake City, UT 84130

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	Trans. Date	Post Date		
Payments and Credits	Mar 3	Mar 3	PHONE PAYMENT - THANK YOU	\$ -120.00
Merchandise/Retail	Feb 11	Feb 11	STONEBRIDGE INS 02/06 800-527-0006 TX	15.10

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days					
Purchases	\$4598.16	0.04381%	15.99% V	15.99%	\$56.39
Cash Advances	\$1387.15	0.05751%	20.99% F	20.99%	\$22.34

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Starting March 25 visit Discovercard.com or call 1-800-DISCOVER (1-800-347-2683) to sign up for our next Get More promotion to get 5% Cashback Bonus(R) on gas and select auto purchases made at locations like AutoZone(R), Pep Boys,

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

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WILMINGTON DE 19886-5251 ┌─┐
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Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date May 5, 2006
Minimum Payment Due \$118.00
Credit Limit \$6,000.00
Credit Available \$46.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$46.00

Closing Date: April 6, 2006 page 1 of 2
Previous Balance \$5,925.40
Payments And Credits - 119.00
Purchases + 58.88
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 88.15
New Balance = \$5,953.43

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.47
New Cashback Bonus Earned	+	0.15

Cashback Bonus Balance	\$	8.62
Available to Redeem	\$	0.00

Cashback Bonus(R) is America's #1 Cash Rewards Program! Full 5% Cashback Bonus on Get More purchases in popular categories throughout the year and up to 1% Cashback Bonus on all your other purchases.

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TDD (Telecommunications Device for the Deaf):
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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Apr 3	Apr 3	PAYMENT - THANK YOU	\$ -119.00
Merchandise/Retail	Mar 11	Mar 11	STONEBRIDGE INS 03/06 800-527-0006 TX	15.10
Gasoline	Mar 27	Mar 27	UNI-MART #94076 CURWENSVILLE PA	40.11
	Apr 4	Apr 4	UNI MART #94009 CURWENSVILLE PA	3.67

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Credit Available \$46.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$46.00

Closing Date: April 6, 2006

page 1 of 2

Previous Balance	\$ 5,925.40
Payments And Credits	- 119.00
Purchases	+ 58.88
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 88.15
New Balance	= \$5,953.43

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Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

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Opening Cashback Bonus Balance	\$ 8.47
New Cashback Bonus Earned	+ 0.15

Cashback Bonus Balance Available to Redeem	\$ 8.62
	0.00

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Customer Service: 1-800-DISCOVER (1-800-347-2683)

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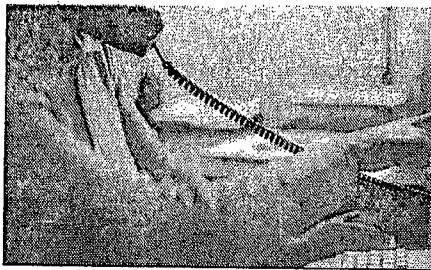
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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Post
Date Date

Payments and Credits	Apr 3	Apr 3	PAYMENT - THANK YOU	\$ -119.00
Merchandise/Retail	Mar 11	Mar 11	STONEBRIDGE INS 03/06 800-527-0006 TX	15.10
Gasoline	Mar 27	Mar 27	UNI-MART #94076 CURWENSVILLE PA	40.11
	Apr 4	Apr 4	UNI MART #94009 CURWENSVILLE PA	3.67



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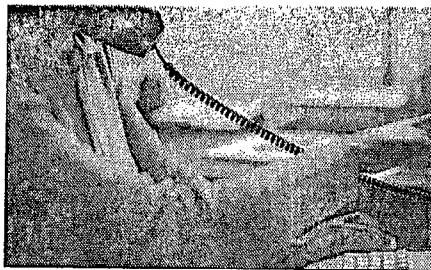
Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$4569.46	0.04449%	16.24% V	\$63.00	none
Cash Advances	\$1410.88	0.05751%	20.99% F	\$25.15	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Finance Charge Summary

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PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521061550900000000023800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date June 5, 2006
Minimum Payment Due \$238.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: May 6, 2006 page 1 of 2
Previous Balance \$5,953.43
Payments And Credits 0.00
Purchases + 115.61
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 86.05
New Balance = \$6,155.09

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.62
New Cashback Bonus Earned	+	0.09

Cashback Bonus Balance	\$	8.71
Available to Redeem	\$	0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Merchandise/Retail	Apr 13	Apr 13	STONEBRIDGE INS 04/06 800-527-0006 TX	\$ 15.10
Other/Miscellaneous	May 6	May 6	OVERLIMIT FEE	39.00
	May 6	May 6	LATE FEE	39.00
Gasoline	Apr 7	Apr 7	UNI-MART #94076 CURWENSVILLE PA	14.26
Services	Apr 6	Apr 7	AD&D INS 731499884 4800-787-6819PA	8.25

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

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Minimum Payment Due \$238.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: May 6, 2006 page 1 of 2
Previous Balance \$5,953.43
Payments And Credits 0.00
Purchases + 115.61
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 86.05
New Balance = \$6,155.09

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Date: April 6

Opening Cashback Bonus Balance	\$	8.62
New Cashback Bonus Earned	+	0.09

Cashback Bonus Balance	\$	8.71
Available to Redeem	\$	0.00

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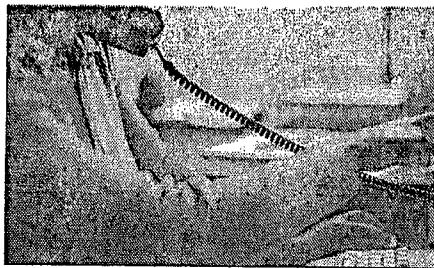
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	\$0 Fraud Liability Guarantee			Use your Discover Card with confidence.
	Trans. Date	Post Date		
Merchandise/Retail	Apr 13	Apr 13	STONEBRIDGE INS 04/06 800-527-0006 TX	\$ 15.10
Other/Miscellaneous	May 6	May 6	OVERLIMIT FEE	39.00
	May 6	May 6	LATE FEE	39.00
Gasoline	Apr 7	Apr 7	UNI-MART #94076 CURWENSVILLE PA	14.26
Services	Apr 6	Apr 7	AD&D INS 731499884 4800-787-6819PA	8.25

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.



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Closing Date: May 6, 2006

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04449%; corresponding ANNUAL PERCENTAGE RATE: 16.24%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days					
Purchases	\$4593.65	0.04449%	16.24% V	16.24%	\$61.28
Cash Advances	\$1435.84	0.05751%	20.99% F	20.99%	\$24.77

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Closing Date: May 6, 2006

page 2 of 2

Finance Charge Summary

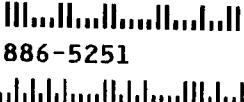
Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04449%; corresponding ANNUAL PERCENTAGE RATE: 16.24%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days					
Purchases	\$4593.65	0.04449%	16.24% V	16.24%	\$61.28
Cash Advances	\$1435.84	0.05751%	20.99% F	20.99%	\$24.77

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PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521063437500000000036400

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date July 5, 2006
Minimum Payment Due \$364.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: June 6, 2006 page 1 of 1
Previous Balance \$6,155.09
Payments And Credits 0.00
Purchases + 78.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 11.66
New Balance = \$6,343.75

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.71
New Cashback Bonus Earned	+	0.00
Cashback Bonus Balance	\$	8.71
Available to Redeem	\$	0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Jun 6	Jun 6	OVERLIMIT FEE	\$ 39.00
	Jun 6	Jun 6	LATE FEE	39.00

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** We previously requested the past due amount on your account. We have no record of receiving payment. The amount due should be paid at once.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05751%; corresponding ANNUAL PERCENTAGE RATE: 20.99%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$4747.23	0.05751%	20.99% V	20.99%	\$84.61	none
Cash Advances	\$1461.24	0.05751%	20.99% V	20.99%	\$26.05	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521063437500000000036400

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date July 5, 2006
Minimum Payment Due \$364.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: June 6, 2006 page 1 of 1
Previous Balance \$6,155.09
Payments And Credits 0.00
Purchases + 78.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 110.66
New Balance = \$6,343.75

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.71
New Cashback Bonus Earned	+	0.00
Cashback Bonus Balance	\$	8.71
Available to Redeem	\$	0.00

How Can We Help You?

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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Jun 6	Jun 6	OVERLIMIT FEE	\$ 39.00
	Jun 6	Jun 6	LATE FEE	39.00

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** We previously requested the past due amount on your account. We have no record of receiving payment. The amount due should be paid at once.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05751%; corresponding ANNUAL PERCENTAGE RATE: 20.99%. Rate is subject to the terms of the offer including expiration.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases \$4747.23	0.05751%	20.99% V	20.99%	\$84.61	none
Cash Advances \$1461.24	0.05751%	20.99% V	20.99%	\$26.05	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

PO BOX 15251 ┌─────────┐
 WILMINGTON DE 19886-5251
 ┌─────────┐

Address, e-mail or telephone change? Print change in space
 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

00000601129870346052106559900000000051800

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
 Payment Due Date August 5, 2006
 Minimum Payment Due \$518.00
 Credit Limit \$6,000.00
 Credit Available \$0.00
 Cash Credit Limit \$3,000.00
 Cash Credit Available \$0.00

Closing Date: July 6, 2006

page 1 of 1

Previous Balance	\$6,343.75
Payments And Credits	- 0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 138.24
New Balance	= \$6,559.99

You may be able to avoid Periodic Finance Charges, see the
 reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 8.71
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.71
Available to Redeem	\$ 0.00

How Can We Help You?

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TDD (Telecommunications Device for the Deaf):
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Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Jul 6	Jul 6	OVERLIMIT FEE	\$ 39.00
	Jul 6	Jul 6	LATE FEE	39.00

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
 ATTENTION ***** Your account is seriously past due. Payment of the amount due and arrangements for future
 payments should be made immediately.

Check out Shop Discover Card at Discovercard.com/shop for discount offers from your favorite online retailers.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$4920.11	0.07189%	26.24% V	26.24%	\$106.10	none
Cash Advances	\$1490.20	0.07189%	26.24% V	26.24%	\$32.14	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521068014300000000069700

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date September 5, 2006
Minimum Payment Due \$697.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: August 6, 2006 page 1 of 1
Previous Balance \$6,559.99
Payments And Credits 0.00
Purchases + 78.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 163.44
New Balance = \$6,801.43

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.71
New Cashback Bonus Earned	+	0.00
Cashback Bonus Balance Available to Redeem	\$	8.71
	\$	0.00

How Can We Help You?
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Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Aug 6	Aug 6	OVERLIMIT FEE	\$ 39.00
	Aug 6	Aug 6	LATE FEE	39.00

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** Your account is seriously past due. Payment of the amount due and arrangements for future
payments should be made immediately.

Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$5113.77	0.07942%	28.99% V	28.99%	\$125.90
Cash Advances	\$1524.95	0.07942%	28.99% V	28.99%	\$37.54
none \$0					

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521068014300000000069700

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date September 5, 2006
Minimum Payment Due \$697.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: August 6, 2006

page 1 of 1

Previous Balance	\$6,559.99
Payments And Credits	0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 163.44
New Balance	= \$6,801.43

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 8.71
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.71
Available to Redeem	\$ 0.00

How Can We Help You?

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Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Aug 6	Aug 6	OVERLIMIT FEE	\$ 39.00
	Aug 6	Aug 6	LATE FEE	39.00

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
ATTENTION ***** Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$5113.77	0.07942%	28.99% V	28.99%	\$125.90	none
Cash Advances	\$1524.95	0.07942%	28.99% V	28.99%	\$37.54	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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PO BOX 15251
WILMINGTON DE 19886-5251

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	October 5, 2006
Minimum Payment Due	\$834.00
Credit Limit	\$6,000.00
Credit Available	\$0.00
Cash Credit Limit	\$3,000.00
Cash Credit Available	\$0.00

Closing Date: September 6, 2006

page 1 of 1

Previous Balance		\$6,801.43
Payments And Credits	-	0.00
Purchases	+	0.00
Cash Advances	+	0.00
Balance Transfers	+	0.00
Finance Charges	+	0.00
New Balance	=	\$6,801.43

Cashback Bonus®

Opening Cashback Bonus Balance \$ 8.71
New Cashback Bonus Earned + 0.00

Cashback Bonus® Anniversary
Date: April 6

Cashback Bonus Balance \$ 8.71

How Can We Help You?

Please have your Discover Card available.

Manage your account online at DiscoverCard.com

Customer Service: 1-800-DISCOVER (1-800-347-3683)

For Account Inquiries, write to us at:

Discover Platinum Card, P

Salt Lake City, Ut 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Finance Charge Summary

Purchases \$0 0.07942% 28.99% V 28.99% \$0 none
 Cash Advances \$0 0.07942% 28.99% V 28.99% \$0 \$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above

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 receive important Account information and special offers.

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Discover Platinum Card Account Summary

	Closing Date: September 6, 2006	page 1 of 1
Account Number	6011 2987 0346 0521	\$6,801.43
Payment Due Date	October 5, 2006	0.00
Minimum Payment Due	\$834.00	0.00
Credit Limit	\$6,000.00	0.00
Credit Available	\$0.00	0.00
Cash Credit Limit	\$3,000.00	0.00
Cash Credit Available	\$0.00	0.00
	New Balance	\$6,801.43

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: April 6

Opening Cashback Bonus Balance	\$ 8.71
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.71
Available to Redeem	\$ 0.00

How Can We Help You?

Please have your Discover Card available.
 Manage your account online at Discovercard.com
 Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
 Discover Platinum Card, PO Box 30943
 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	November 5, 2006
Minimum Payment Due	\$971.00
Credit Limit	\$6,000.00
Credit Available	\$0.00
Cash Credit Limit	\$3,000.00
Cash Credit Available	\$0.00

Closing Date: October 6, 2006

page 1 of 1

Previous Balance	\$6,801.43
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$6,801.43

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.71
New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance \$ 8.71
Available to Redeem \$ 0.00

How Can We Help You?

Please have your Discover Card available.

Manage your account online at DiscoverCard.com

Customer Service: 1-800-DISCOVER (1-800-347-2627)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

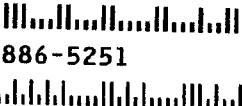
Finance Charge Summary

current billing period: 30 days

Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

PO BOX 15251 
WILMINGTON DE 19886-5251


000006011298703460521068014300000000097100

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date November 5, 2006
Minimum Payment Due \$971.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: October 6, 2006 page 1 of 1
Previous Balance \$6,801.43
Payments And Credits 0.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 0.00
New Balance = \$6,801.43

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.71
New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance	\$	8.71
Available to Redeem	\$	0.00

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Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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Discover Platinum Card Account Summary

		Closing Date: November 6, 2006	page 1 of 1
Account Number	6011 2987 0346 0521	Previous Balance	\$6,801.43
Payment Due Date	December 5, 2006	Payments And Credits	0.00
Minimum Payment Due	\$1,108.00	Purchases	+ 0.00
Credit Limit	\$6,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$3,000.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	New Balance	= \$6,801.43

Cashback Bonus®

Cashback Bonus® Anniversary

Date: April 6

Opening Cashback Bonus Balance	\$ 8.71
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.71
Available to Redeem	\$ 0.00

How Can We Help You?

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Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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PO BOX 15251
WILMINGTON DE 19886-5251

0000060312987034605210680143000000000110800

Discover Platinum Card Account Summary

Account Number	6011 2987 0346 0521
Payment Due Date	December 5, 2006
Minimum Payment Due	\$1,108.00
Credit Limit	\$6,000.00
Credit Available	\$0.00
Cash Credit Limit	\$3,000.00
Cash Credit Available	\$0.00

Closing Date: November 6, 2006	page 1 of 1
Previous Balance	\$6,801.43
Payments And Credits	0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$6,801.43

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	8.71
New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance \$ 8.71
Available to Redeem \$ 0.00

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Salt Lake City, UT 84130

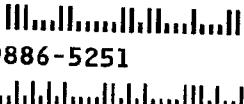
TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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PO BOX 15251 
WILMINGTON DE 19886-5251


00000601129870346052100000000000000000124500

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date December 29, 2006
Minimum Payment Due \$1,245.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: November 30, 2006

page 1 of 1

Previous Balance	\$ 6,801.43
Payments And Credits	+ 6,801.43
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$ 0.00

Cashback Bonus®

Cashback Bonus® Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00
	\$ 0.00

How Can We Help You?

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Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date Post Date

Payments and Credits	Nov 30	Nov 30	INTERNAL CHARGE-OFF	\$ -6,801.43
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Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 24 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

PO BOX 15251 
WILMINGTON DE 19886-5251


0000060112987034605210000000000000000124500

Discover Platinum Card Account Summary

Account Number 6011 2987 0346 0521
Payment Due Date December 29, 2006
Minimum Payment Due \$1,245.00
Credit Limit \$6,000.00
Credit Available \$0.00
Cash Credit Limit \$3,000.00
Cash Credit Available \$0.00

Closing Date: November 30, 2006 page 1 of 1
Previous Balance \$6,801.43
Payments And Credits - 6,801.43
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 0.00
New Balance = \$0.00

Cashback Bonus®

Cashback Bonus®-Anniversary
Date: April 6

Opening Cashback Bonus Balance	\$	0.00
New Cashback Bonus Earned	+	0.00

Cashback Bonus Balance	\$	0.00
Available to Redeem	\$	0.00

How Can We Help You?

Please have your Discover Card available.
Manage your account online at Discovercard.com
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover Platinum Card, PO Box 30943
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date Post Date

Payments and Credits	Nov 30	Nov 30	INTERNAL CHARGE-OFF	\$ -6,801.43
----------------------	--------	--------	---------------------	--------------

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 24 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

STEPHENSON, Judy M.
8073 Douglas RD
OLANTH PA. 16863-
8109

REQUEST FOR ADMISSION NO. 1:

Defendant applied for the credit card referenced in Plaintiff's Complaint.

5500680

Admitted X

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from May 6, 2004, through November 30, 2006, correctly identify the payments, charges, and balances on the account.

Admitted X

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

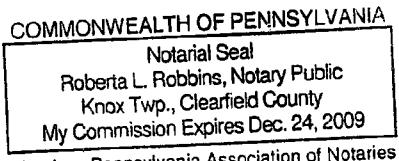
REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on April 3, 2006.

Admitted X

Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply specific written documentation supporting the denial.



Member, Pennsylvania Association of Notaries

Robert L. Robbins

Judy M. Stephenson
2-2-07

EXHIBIT

D

STEPHENSON, Judy M
8073 Douglas Rd
OLANTA PA. 16863-
5500680 8109

REQUEST FOR ADMISSION NO. 4:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted X

Denied _____

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

\$6,801.43 is a correct and accurate current balance of the credit card account in question.

Admitted X

Denied _____

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

Judy M. Stephenson 2-2-07

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED SHALL BE USED FOR THAT PURPOSE.**

Judy Stephenson appeared
before me on this 2nd day
February, 2007.

Robert L. Robbins

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Robert L. Robbins, Notary Public
Knox Twp., Clearfield County
My Commission Expires Dec. 24, 2009

Member, Pennsylvania Association of Notaries



Benjamin R Bibler, Esquire
Pa. I.D. #93598
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR: 05500680

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for filing of this pleading, and that the facts set forth in the foregoing pleading are true and correct to the best of his knowledge, information and belief.

2/7/07
Date



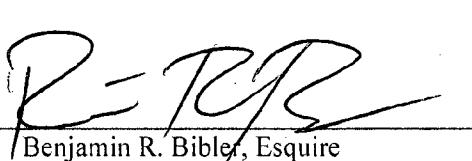
Benjamin R Bibler, Esquire

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support of Motion for Summary Judgment has been served by U.S. Mail, Postage Pre-Paid, on 7th of February, 2007 upon the following:

Judy M. Stephenson
8073 Douglas Road
Olanta, PA 16863

BY:



Benjamin R. Bible, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,

Plaintiff,

Case No.: 2006-1825-CD

vs.

JUDY M. STEPHENSON,

Defendant.

ORDER OF COURT

AND NOW, to-wit, this ____ day of _____, 2007, upon this Court's consideration of Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Plaintiff is awarded judgment against Defendant Judy M. Stephenson in the amount of \$6,801.43 with interest at the legal interest rate of 6% per annum from the date of the judgment, plus attorneys' fees of \$1,000.00, plus costs.

BY THE COURT

J.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102102
NO: 06-1825-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: JUDY M. STEPHENSON

SHERIFF RETURN

NOW, November 09, 2006 AT 9:50 AM SERVED THE WITHIN COMPLAINT ON JUDY M. STEPHENSON DEFENDANT AT 8073 DOUGLAS RD, OLANTA, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SONY RUDY, DAUGHTER IN LAW A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8366346	10.00
SHERIFF HAWKINS	WELTMAN	8366346	27.79

FILED
02/15/07
FEB 08 2007
[Signature]

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

____ Day of _____ 2007

So Answers,

*Chester A. Hawkins
Judy Marilyn Hamm*
Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK ,

Plaintiff,

Case No.: 2006-1825-CD

vs.

TYPE OF PLEADING:

PRAECLP TO SCHEDULE

JUDY M STEPHENSON,

Defendant.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED NO CC
M 10:52 AM
FEB 26 2007 (GK)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK ,

Plaintiff,

Case No.: 2006-1825-CD

vs.

JUDY M STEPHENSON,

Defendant.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

Please schedule Plaintiff's Motion For Summary Judgment before a Judge for decision. ORAL

ARGUMENT NOT REQUESTED

WELTMAN, WEINBERG & REIS, CO., L.P.A.

By:

Benjamin R. Dibler, Esquire
PA I.D. #93598

WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praeclipe to Schedule has been served by First Class Mail, postage pre-paid, on 22 day of February, 2007 upon the following:

Judy M Stephenson
8073 Douglas Rd
Olanta,Pa 16863

By: 
Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

No. 2006-1825-CD

vs.

JUDY M STEPHENSON
Defendant

ORDER OF COURT

AND NOW, to wit, this 27 day of Feb., 2007, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for March 20, 2007 at
2:30 a.m.(p.m), in Courtroom No. 1 of the Clearfield County Courthouse,
Clearfield, Pennsylvania. 11

BY THE COURT:



FILED

FEB 27 2007
012205 (W) (6)
William A. Shaw
Prothonotary/Clerk of Courts
I CERT TO ATT

FILED

FEB 27 2007

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 2-27-07

You are responsible for serving all appropriate parties.
 The Prothonotary's Office has provided service to the following parties:
 Plaintiff(s) Plaintiff(s) Attorney
 Defendant(s) Plaintiff(s) Attorney
 Special Intervenor(s) Defendant(s) Attorney
 Other

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,

Plaintiff,

Case No.: 2006-1825-CD

vs.

JUDY M. STEPHENSON,

Defendant.

ORDER OF COURT

AND NOW, to-wit, this 20 day of March, 2007, upon this Court's consideration of Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Plaintiff is awarded judgment against Defendant Judy M. Stephenson in the amount of \$6,801.43 with interest at the legal interest rate of 6% per annum from the date of the judgment, plus attorneys' fees of \$1,000.00, plus costs.

BY THE COURT



FILED *2cc*
01/24/2007 AMY
MAR 20 2007 P. Smith
(will serve)
William A. Shaw
Prothonotary/Clerk of Courts *610*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

Case No.: 2006-1825-CD

vs.

JUDY M STEPHENSON

Defendant.

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendants
 Garnishee

You are hereby notified that the following Order or Judgment was entered against you on April 30, 2007.

Assumpsit Judgment in the amount of \$7,801.43, plus interest at 6.000% per annum, plus costs.

Trespass Judgment in the amount of \$_____ plus costs.

If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.

Entry of Judgment of

- Court Order
- Non-Pros
- Confession
- Default
- Verdict
- Arbitration Award
- By Consent

Prothonotary

JUDY M STEPHENSON
8073 DOUGLAS RD
OLANTA, PA 16863

By: Willie L. Hansen
PROTHONOTARY (OR DEPUTY)

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

Case No.: 2006-1825-CD

TYPE OF PLEADING

vs.

JUDY M STEPHENSON

Defendant.

PRAECIPE FOR JUDGMENT
PER ORDER OF COURT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 05500680
\$7,801.43

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE
USED FOR THAT PURPOSE.

FILED pd \$20.00 Atty
m/11:40am cc+notice to
APR 30 2007 debt
(u) Statement to
AB by
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

Case No.: 2006-1825-CD

vs.

JUDY M STEPHENSON

Defendant.

PRAECIPE FOR JUDGMENT

TO THE PROTHONOTARY:

Pursuant to Pa.R.C.P. 237, I certify that a copy of this Praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

In light of the Court Order granting Summary Judgment in favor of Plaintiff on March 20, 2007, kindly enter Judgment against the Defendant, **JUDY M STEPHENSON**, in the amount of \$7,801.43 computed as follows:

Amount Awarded per Order:	\$6,801.43
Interest from the date of judgment at the legal rate of 6.000% per annum:	\$0.00
Attorneys' Fees:	\$1,000.00
TOTAL:	\$7,801.43

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

By: Patrick Thomas Woodman
Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And Defendant's address is: 8073 DOUGLAS RD., OLANTA,PA 16863.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,

Plaintiff,

Case No.: 2006-1825-CD

vs.

JUDY M. STEPHENSON,

Defendant.

ORDER OF COURT

AND NOW, to-wit, this 20 day of March, 2007, upon this Court's consideration of Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Plaintiff is awarded judgment against Defendant Judy M. Stephenson in the amount of \$6,801.43 with interest at the legal interest rate of 6% per annum from the date of the judgment, plus attorneys' fees of \$1,000.00, plus costs.

BY THE COURT

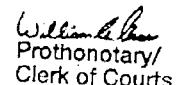


J.

I hereby certify this to be a true and attested copy of the original statement filed in this case.

MAR 20 2007

Attest.



William L. Cumerman
Prothonotary/
Clerk of Courts

05500680

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Preccipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Patrick Thomas Woodman
Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05500680

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
STATEMENT OF JUDGMENT

COPY

Discover Bank
Plaintiff(s)

No.: 2006-01825-CD

Real Debt: \$7,801.43

Atty's Comm: \$

Vs.

Costs: \$

Judy M. Stephenson
Defendant(s)

Int. From: \$

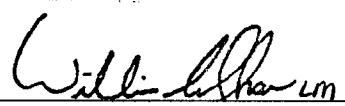
Entry: \$20.00

Instrument: Judgment per Order of Court

Date of Entry: April 30, 2007

Expires: April 30, 2012

Certified from the record this April 30, 2007



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney