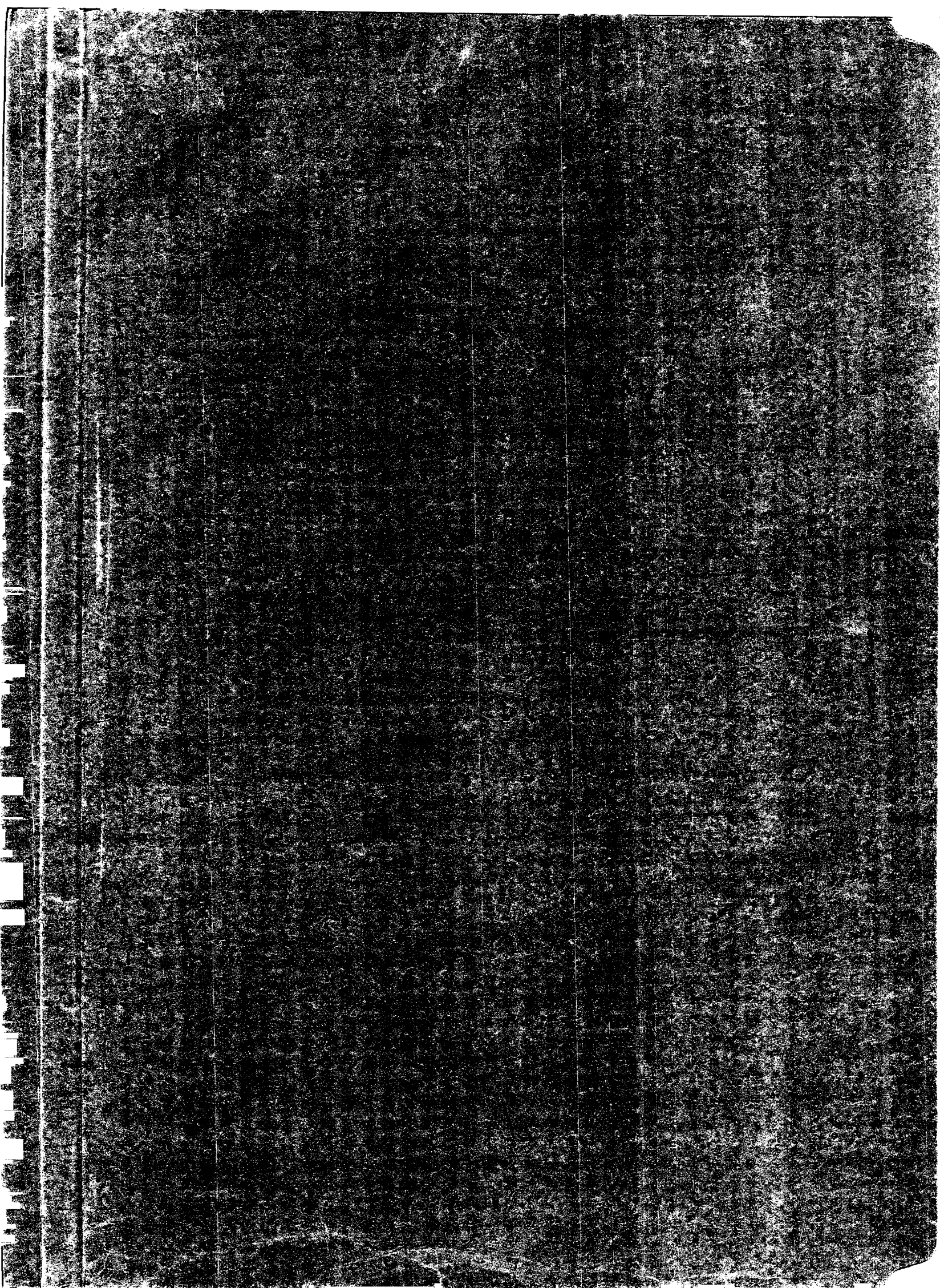


08-1171-CD

Discover Bank vs Tammy Graham



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

DISCOVER BANK,

Plaintiff

vs.

TAMMY A GRAHAM,

Defendant

No. 2008 - 1171 - CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6737362

FILED

M 2:00 PM OK 1 Compl. TO SHFF.

JUN 26 2008

William A. Shaw
Prothonotary/Clerk of Courts

AMT PAID 95.00

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

DISCOVER BANK,

Plaintiff

vs.

Civil Action No.

TAMMY A GRAHAM,

Defendant

COMPLAINT IN CIVIL ACTION 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 an adult individual residing at the address listed below:

TAMMY A GRAHAM
12 MOTOR CITY DR
CLEARFIELD, PA 16830
3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number XXXXXXXXXXXXX9371.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of JUNE 6, 2008 in the amount of \$12,831.54. A true and correct copy of Plaintiff's Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
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 \$1,500.00.
8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, TAMMY A GRAHAM, individually, in the amount of \$12,831.54 with interest at the legal interest rate of 6% per annum from date of judgment plus attorneys' fees of \$1,500.00, and costs.

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

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



James C. Warmbrodt, Esquire

PA I.D. #42524

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

Payment Due Date
April 21, 2008

\$ 6737.362 PA

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$2,397.00.22 SDSN6A01 0005460
TAMMY GRAHAM
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discovercard.com/payments today.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

0000019864580793027881283154000000001283154

Discover More Card Account Summary

Closing Date: March 22, 2008

page 1 of 1

| | |
|--------------------------|----------------|
| Account number ending in | 9371 |
| Payment Due Date | April 21, 2008 |
| Minimum Payment Due | \$12,831.54 |
| Credit Limit | \$10,800.00 |
| Credit Available | \$0.00 |
| Cash Credit Limit | \$0.00 |
| Cash Credit Available | \$0.00 |

| | |
|----------------------|---------------|
| Previous Balance | \$12,831.54 |
| Payments And Credits | - 0.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 0.00 |
| New Balance | = \$12,831.54 |

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 22

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 More Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

EXHIBIT

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: 22 days | | | | | | |
| Purchases | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | none |
| Cash Advances | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | \$0 |
| previous billing period: 9 days | | | | | | |
| Purchases | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | none |

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

VERIFICATION

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

he/she 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 Adkins
(Signature)

WWR # 6737362
TAMMY A GRAHAM
6011002900299371

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-1171-CD

DISCOVER BANK
vs
TAMMY A. GRAHAM

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 07/26/2008 HEARING: PAGE: 104341

DEFENDANT: TAMMY A. GRAHAM
ADDRESS: 12 MOTOR CITY DR
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, 7/7/08 AT 230 AM / PM **SERVED** THE WITHIN

COMPLAINT ON TAMMY A. GRAHAM, DEFENDANT

BY HANDING TO Sheldon Graham, husband

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 12 Motor City dr. Clearfield Pa

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

COMPLAINT FOR TAMMY A. GRAHAM

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO TAMMY A. GRAHAM

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers, CHESTER A. HAWKINS, SHERIFF

BY:

Deputy J. Hunter
Deputy Signature

J. Hunter
Print Deputy Name

FILED

013:33/301
JUL 07 2008

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff

Vs.

TAMMY A. GRAHAM,

Defendant

No. 2008-1171-CD

ANSWER TO COMPLAINT
IN CIVIL ACTION

FILED ON BEHALF OF
Defendant

Tammy A. Graham
12 Motor City Drive
Clearfield, PA 16830
(814) 765-4288

FILED ^{ice}
9/11/12 Def.
JUL 25 2008 @

William A. Shaw
Prothonotary/Clerk of Courts

ANSWER

1. Agree.
2. Agree.
3. Agree.
4. Disagree. Defendant makes a motion for discovery. Defendant requests to see the itemized bill as to how Plaintiff arrived at this alleged amount due.
5. Disagree. Defendant requests to see the alleged contract.
6. Disagree. Defendant requests to see the alleged contract that proves this statement.
7. Disagree. Defendant requests to see proof of this allegation.

WHEREFORE, Defendant makes motion for discovery of this alleged debt. Defendant requests Plaintiff to comply within twenty (20) days after this motion for discovery is served.


Tammy Graham

FILED

JUL 25 2008

William A. Shaw
Prothonotary/Clerk of Courts

1000

IN SENATE
JULY 25, 2008
REPORT
OF THE
COMMISSIONERS OF THE
DEPARTMENT OF REVENUE
IN RESPONSE TO
RESOLUTION NO. 1000
PASSED BY THE SENATE
ON JUNE 11, 2008
AND
RESOLUTION NO. 1001
PASSED BY THE SENATE
ON JUNE 11, 2008

W. A. Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104341
NO: 08-1171-CD
SERVICES 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: TAMMY A. GRAHAM

SHERIFF RETURN

RETURN COSTS

| Description | Paid By | CHECK # | AMOUNT |
|-----------------|---------|---------|--------|
| SURCHARGE | WELTMAN | 8677547 | 10.00 |
| SHERIFF HAWKINS | WELTMAN | 8677547 | 20.00 |

^S
FILED

0/3:30 Lm
OCT 10 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

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

DISCOVER BANK,

Plaintiff,

Case No.: 2008-1171-CD

vs.

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

TAMMY A GRAHAM,

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 *NOCC*
011158
DEC 29 2008

WAS
William A. Shaw
Prothonotary/Clerk of Courts

WWR No. 6737362

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

DISCOVER BANK,

Plaintiff,

Case No.: 2008-1171-CD

vs.

TAMMY A GRAHAM,

Defendant.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

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

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

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

CERTIFICATE OF SERVICE

A true and correct copy of the Praeipie to Schedule has been served by First Class Mail, postage pre-paid, on 23rd day of December, 2008 upon the following:

Tammy A Graham
12 Motor City Drive
Clearfield Pa 16830

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,

vs.

TAMMY A. GRAHAM,

Defendant.

Case No.: 2008-1171-CD

MOTION FOR SUMMARY JUDGMENT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

3 FILED m/11-24/301
DEC 29 2008

William A. Shaw
Prothonotary/Clerk of Courts

WWR No. 6737362

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

DISCOVER BANK,

Plaintiff,

Case No.: 2008-1171-CD

vs.

MOTION FOR SUMMARY JUDGMENT

TAMMY A. GRAHAM,
Defendant.

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. Plaintiff filed a Complaint against Defendant seeking judgment in the amount of \$12,831.54 with interest at the interest rate of 6.000% per annum from date of judgment, plus attorneys' fees of \$1500.00, and costs. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.

2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".

3. Defendant filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.

4. On or around September 12, 2008, Plaintiff served upon Defendant a set of requests for admissions and requests for production of documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof.

5. No response to the discovery demands has been received from the Defendant.

6. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendant has admitted that she has made no payment on the credit card since

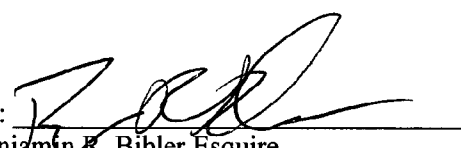
September 19, 2007; that she applied for the credit card; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the account; that she has not submitted any written disputes as to billing inaccuracies; and that \$12831.54 is a correct and accurate balance on the credit card account.

7. By way of her Answer, the documents attached to this Motion, and the Requests for Admissions, deemed admitted under Pa.R.C.P. 4014(b), the Defendant has admitted all facts material to this matter and verified the amount owed.

8. There are no meritorious defenses against this action and Plaintiff is entitled to summary judgment as a matter of Law against defendant.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant summary judgment in favor of Plaintiff and against Defendant for \$12,831.54 with interest at the legal interest rate of 6.000% per annum from date of judgment, plus attorneys' fees of \$1500.00, and costs.

Respectfully Submitted:

By: 
Benjamin R. Bibler, Esquire
PA ID# 03598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

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

DISCOVER BANK,

Plaintiff

vs.

TAMMY A GRAHAM,

Defendant

No.

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6737362

EXHIBIT

A

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

DISCOVER BANK,

Plaintiff

vs.

Civil Action No.

TAMMY A GRAHAM,

Defendant

COMPLAINT IN CIVIL ACTION 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 an adult individual residing at the address listed below:

TAMMY A GRAHAM
12 MOTOR CITY DR
CLEARFIELD, PA 16830
3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number XXXXXXXXXXXXX9371.
4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of JUNE 6, 2008 in the amount of \$12,831.54. A true and correct copy of Plaintiff's Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof
5. Defendant is in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
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 \$1,500.00.
8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendant, TAMMY A GRAHAM, individually, in the amount of \$12,831.54 with interest at the legal interest rate of 6% per annum from date of judgment plus attorneys' fees of \$1,500.00, and costs.

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

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



James C. Warmbrodt, Esquire

PA I.D. #42524

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

Payment Due Date
April 21, 2008

\$ 6737.362

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$2,397.00.22 SDSN6A01 0005460
TAMMY GRAHAM
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discovercard.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788128315400000001283154

Discover More Card Account Summary

Closing Date: March 22, 2008

page 1 of 1

| | |
|--------------------------|----------------|
| Account number ending in | 9371 |
| Payment Due Date | April 21, 2008 |
| Minimum Payment Due | \$12,831.54 |
| Credit Limit | \$10,800.00 |
| Credit Available | \$0.00 |
| Cash Credit Limit | \$0.00 |
| Cash Credit Available | \$0.00 |

| | |
|----------------------|---------------|
| Previous Balance | \$12,831.54 |
| Payments And Credits | - 0.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 0.00 |
| New Balance | = \$12,831.54 |

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 22

| | |
|------------------------|---------|
| 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 More Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

EXHIBIT

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: 22 days | | | | | | |
| Purchases | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | none |
| Cash Advances | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | \$0 |
| previous billing period: 9 days | | | | | | |
| Purchases | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | none |

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

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to
unsworn falsifications to authorities, that he/she is Robert Adkins,
(Name)

Accounts Manager of DFS Services, LLC, plaintiff herein, that
(Title) (Company)

he/she 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 Adkins
(Signature)

WWR # 6737362
TAMMY A GRAHAM
6011002900299371

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

DISCOVER BANK,

Plaintiff

Vs.

TAMMY A. GRAHAM,

Defendant

No. 2008-1171-CD

ANSWER TO COMPLAINT
IN CIVIL ACTION

FILED ON BEHALF OF
Defendant

Tammy A. Graham
12 Motor City Drive
Clearfield, PA 16830
(814) 765-4288

EXHIBIT

B

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 25 2008

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

MMF 0737362

ANSWER

1. Agree.
2. Agree.
3. Agree.
4. Disagree. Defendant makes a motion for discovery. Defendant requests to see the itemized bill as to how Plaintiff arrived at this alleged amount due.
5. Disagree. Defendant requests to see the alleged contract.
6. Disagree. Defendant requests to see the alleged contract that proves this statement.
7. Disagree. Defendant requests to see proof of this allegation.

WHEREFORE, Defendant makes motion for discovery of this alleged debt. Defendant requests Plaintiff to comply within twenty (20) days after this motion for discovery is served.


Tammy Graham

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

DISCOVER BANK,

Plaintiff,

v.

NO.: 2008-1171-CD

TAMMY A GRAHAM,

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 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.

EXHIBIT

C

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 signed the attached credit card application.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from October 19 2001 through April 21 2008, 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 September 19 2007.

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:

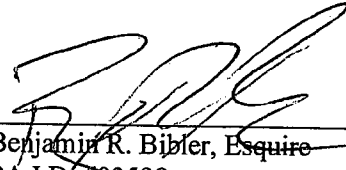
\$12831.54 is a correct and accurate current balance of the credit card account in question.

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.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-79555

WWR: 6737362

DEFENDANT'S VERIFICATION

I, _____, (please print) under penalty of perjury and subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities verify that the foregoing Responses are true and correct to the best of my knowledge, information and belief.

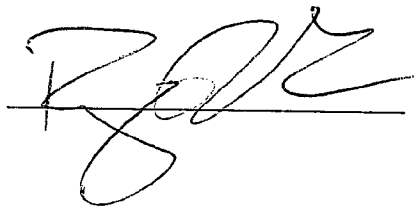
Date

Signature

CERTIFICATE OF SERVICE

A true and correct copy of Plaintiff's First Request for Production of Documents and Request for Admissions has been served by U.S. Mail, on the 12th day of September, 2008, upon the following:

Tammy A Graham
12 Motor City Drive
Clearfield Pa 16830

A handwritten signature in black ink, appearing to be "R. J. K.", is written over a horizontal line.

The Approved Dealer, Platinum
Application

29

04

PLATINUM

0% APR*

No Annual Fee

Up to 2% Cashback Rewards

INITIAL CREDIT* up to \$50,000
RESPOND BY: 10/15/00

Tammy A. Graham
PO Box 204
Channahon, IL 60610-0204

YES, I want to receive the credit. Please
send me the credit. I understand the credit
will be used to pay for my car and
I agree to the terms and conditions
of the credit card.



WE warrant my
Platinum credit
card for the full
term of the card.
If you have
received my credit
card, please return
this card and agree to
the Platinum
cardholder agreement in the
back of the card.

Cardholder
Name



4793

1-9-67

Cardholder
Address

Cardholder
Address

Cardholder
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Address

Cardholder
Address

Graham Motors

Bookkeeper

Ricketts

Sheldon

L

Graham, Jr

Your Signature *Tammy Graham*

DATE 9/6/00

PED5 MD50 01 9806 1737 8517 2

3423

IF YOU ARE NOT THE CARDHOLDER, PLEASE DO NOT SIGN THIS CARD.
IF YOU ARE THE CARDHOLDER, PLEASE SIGN THIS CARD IN THE PRESENCE OF
A NOTARY PUBLIC OR A JUDGE OF THE COURT. IF YOU SIGN THIS CARD IN THE
PRESENCE OF A NOTARY PUBLIC OR A JUDGE OF THE COURT, YOU WILL BE
BOUND BY THE TERMS AND CONDITIONS OF THE CARDHOLDER AGREEMENT.

Payment Due Date
October 19, 2001

\$ 673734

7WSD

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.20 SDSN6A01 0005073
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788000675700000000001000

Discover Platinum Card Account Summary

Account number ending in 9371
Payment Due Date October 19, 2001
Minimum Payment Due \$10.00
Credit Limit \$10,000.00
Credit Available \$9,932.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00Closing Date: September 20, 2001 page 1 of 2
Previous Balance \$0.00
Payments And Credits - 0.00
Purchases + 67.57
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 0.00
New Balance = \$67.57You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Since Anniversary Date
of September 20: \$12.41Previous Cashback Bonus Award Balance \$ 2.24
Purchase Award This Period + 0.00
Other Awards This Period + 0.00
Cashback Bonus Award Total 2.41How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|-------------|-----------|--------------------------|----------|
| Aug 26 | Aug 26 | KMART 3564 CLEARFIELD PA | \$ 67.57 |

Information For You

BUSINESS OWNERS: Why not accept Discover® Cards for payments at your business? It's fast, easy and could earn you more revenue! Call our merchant sales dept. at 1-800-347-6673 ext. 88, and apply today with no application fee.

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 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 31 days | | | | | | |
| Purchases | \$0 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 2.24 |
| Purchase Award This Period | + | 0.00 |
| | | 10.00 |
| Cashback Bonus Award Total | | 2.41 |
| Cashback Bonus Award Balance | | 0.00 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
November 19, 2001

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005074

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788000598700067570001000

Discover Platinum Card Account Summary

Closing Date: October 20, 2001

page 1 of 1

Account number ending in 9371
 Payment Due Date November 19, 2001
 Minimum Payment Due \$10.00
 Credit Limit \$10,000.00
 Credit Available \$9,940.00
 Cash Credit Limit \$5,000.00
 Cash Credit Available \$5,000.00

Previous Balance \$67.57
 Payments And Credits - 69.98
 Purchases + 62.28
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 0.00
 New Balance = \$59.87

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Anniversary
Date: September 20

Previous Cashback Bonus Award Balance \$ 0.00
 Purchase Award This Period + 0.16
 Other Awards This Period + 0.00
 Cashback Bonus Award Total 0.16

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|--------------------------|----------------|--------------|--------------------------------------|-----------|
| Payments and Credits | Oct 14 | Oct 14 | PAYMENT - THANK YOU | \$ -67.57 |
| Award and Rebate Credits | Sep 20 | Sep 21 | CASHBACK BONUS CREDIT | -2.41 |
| Merchandise/Retail | Sep 30 | Sep 30 | WALMRT SUPERCNT 002129 CLEARFIELD PA | 62.28 |

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 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 31 days | | | | | | |
| Purchases | \$0 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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

Payment Due Date
December 19, 2001

\$

20 SDSN6A01 0005075
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments 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.

000001986458079302788000000000059870000000

Discover Platinum Card Account Summary

Closing Date: November 20, 2001

page 1 of 1

Account number ending in 9371
Payment Due Date December 19, 2001
Minimum Payment Due \$0.00
Credit Limit \$10,000.00
Credit Available \$10,000.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|----------|
| Previous Balance | \$59.87 |
| Payments And Credits | - 59.87 |
| 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: September 20

Cashback Bonus® Anniversary
Date: September 20

| | |
|---------------------------------------|---------|
| Previous Cashback Bonus Award Balance | \$ 0.16 |
| Purchase Award This Period | + 0.00 |
| Other Awards This Period | + 0.00 |
| Cashback Bonus Award Total | 0.16 |

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------|-----------|
| Payments and Credits | Nov 12 | Nov 12 | PAYMENT - THANK YOU | \$ -59.87 |

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 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 30 days | | | | | | |
| Purchases | \$0 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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

Payment Due Date
January 19, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.20 SDSN6A01 0005076
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788003240500000000001000

Discover Platinum Card Account Summary

Closing Date: December 20, 2001 page 1 of 1

Account number ending in 9371
Payment Due Date January 19, 2002
Minimum Payment Due \$10.00
Credit Limit \$10,000.00
Credit Available \$9,674.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|------------|
| Previous Balance | \$0.00 |
| Payments And Credits | - 0.00 |
| Purchases | + 324.05 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 0.00 |
| New Balance | = \$324.05 |

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Anniversary
Date: September 20

| | |
|---------------------------------------|---------|
| Previous Cashback Bonus Award Balance | \$ 0.16 |
| Purchase Award This Period | + 0.81 |
| Other Awards This Period | + 0.00 |
| Cashback Bonus Award Total | 0.97 |

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|--------------------|----------------|--------------|--------------------------------------|-----------|
| Merchandise/Retail | Dec 4 | Dec 4 | ALLOY *CATALOG 888-502-5569 NY | \$ 105.00 |
| | Dec 6 | Dec 6 | ALLOY *CATALOG 888-502-5569 NY | 22.00 |
| | Dec 13 | Dec 13 | ALLOY *CATALOG 888-502-5569 NY | 29.00 |
| | Dec 14 | Dec 14 | ACADIA SKIN CARE (888)981-7700ME | 154.90 |
| Services | Nov 27 | Nov 27 | ALLSTATE INS. - LIFE 1800-669-4104IL | 13.15 |

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 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 31 days | | | | | | |
| Purchases | \$0 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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

Payment Due Date
February 19, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005077

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788002911300324050001000

Discover Platinum Card Account Summary

Closing Date: January 20, 2002

page 1 of 1

Account number ending in 9371
 Payment Due Date February 19, 2002
 Minimum Payment Due \$10.00
 Credit Limit \$10,000.00
 Credit Available \$9,708.00
 Cash Credit Limit \$5,000.00
 Cash Credit Available \$5,000.00

Previous Balance \$324.05
 Payments And Credits - 324.05
 Purchases + 291.13
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 0.00
 New Balance = \$291.13

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Anniversary
Date: September 20

Previous Cashback Bonus Award Balance \$ 0.97
 Purchase Award This Period + 0.73
 Other Awards This Period + 0.00
 Cashback Bonus Award Total 1.70

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|--------------------------------------|------------|
| Payments and Credits | Jan 11 | Jan 11 | PAYMENT - THANK YOU | \$ -324.05 |
| Merchandise/Retail | Jan 11 | Jan 11 | VACANTSUN8882448992 LAWRENCEVILLEGA | 99.95 |
| | Jan 11 | Jan 11 | GENESIS 888-9089375 LAWRENCEVILLEGA | 99.95 |
| Gas/Automotive | Dec 29 | Dec 29 | MURRAY'S FORD INC DUBOIS PA | 78.08 |
| Services | Dec 26 | Dec 26 | ALLSTATE INS. - LIFE 1800-669-4104IL | 13.15 |

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 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 30 days | | | | | | |
| Purchases | \$0 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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

Payment Due Date
March 19, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005078

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788003332100078080001000

Discover Platinum Card Account Summary

Closing Date: February 20, 2002

page 1 of 3

Account number ending in 9371
Payment Due Date March 19, 2002
Minimum Payment Due \$10.00
Credit Limit \$10,000.00
Credit Available \$9,666.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|------------|
| Previous Balance | \$291.13 |
| Payments And Credits | - 304.28 |
| Purchases | + 346.36 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 0.00 |
| New Balance | = \$333.21 |

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Anniversary
Date: September 20

| | |
|---------------------------------------|---------|
| Previous Cashback Bonus Award Balance | \$ 1.70 |
| Purchase Award This Period | + 0.00 |
| Other Awards This Period | + 0.00 |
| Cashback Bonus Award Total | 2.00 |

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|--|-----------|
| Payments and Credits | Jan 28 | Jan 11 | PREFERRED ALLIANCE INC | \$ -99.95 |
| | | | TEMPORARY CREDIT PENDING INVESTIGATION | |
| | Jan 28 | Jan 11 | VACANTSUN | -99.95 |
| | | | TEMPORARY CREDIT PENDING INVESTIGATION | |
| | Jan 29 | Jan 30 | ALLSTATE INS. - LIFE 1800-669-4104IL | -26.30 |
| | Feb 6 | Feb 6 | PAYMENT - THANK YOU | -78.08 |
| Merchandise/Retail | Feb 1 | Feb 1 | CHECKS UNLIMITED 800-426-0822 CO | 67.45 |
| Travel/Entertainment | Feb 15 | Feb 15 | SEAGARDEN.INN.DYTNA.BCHSHRSFL | 139.38 |
| | Feb 17 | Feb 17 | BEST WESTERN HOTELS KISSIMMEE FL | 126.38 |
| Services | Jan 26 | Jan 26 | ALLSTATE INS. - LIFE 1800-669-4104IL | 13.15 |

Information For You

Save a Stamp and Pay your bill online at Discovercard.com. The Discover(R) Card Account Center lets you manage your finances—pay your bill, transfer balances, or sign up for Account status e-mail reminders to avoid late & overlimit fees—online! Register for the Account Center at Discovercard.com and enjoy the benefits of a free online membership.

Great Balance Transfer Rates! Call 1-800-767-7339 to see if an offer is available for you.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: February 20, 2002

page 2 of 3

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 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 31 days | | | | | | |
| Purchases | \$0 | 0.04107% | 14.99% F | 14.99% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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).

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 1.70 |
| Purchase Award This Period | + | 0.00 |
| | | 0.30 |
| Cashback Bonus Award Total | | 2.00 |
| Cashback Bonus Award Balance | | 0.00 |
| Award Available to Redeem | \$ | 0.00 |



\$1,163.75

\$24.00

Enter Amount Enclosed Below

Payment Due Date
April 19, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005079

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788011637500200000002400

Discover Platinum Card Account Summary

Closing Date: March 20, 2002

page 1 of 3

Account number ending in 9371
 Payment Due Date April 19, 2002
 Minimum Payment Due \$24.00
 Credit Limit \$10,000.00
 Credit Available \$8,836.00
 Cash Credit Limit \$5,000.00
 Cash Credit Available \$5,000.00

| | |
|------------------------|---------------------|
| Previous Balance | \$333.21 |
| Payments And Credits | - 200.00 |
| Purchases | + 1,016.89 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 13.65 |
| New Balance | = \$1,163.75 |

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Since Anniversary Date
of September 20: \$6.58

| | |
|---------------------------------------|---------------|
| Previous Cashback Bonus Award Balance | \$ 2.00 |
| Purchase Award This Period | + 0.00 |
| Other Awards This Period | + 0.00 |
| Cashback Bonus Award Total | + 6.58 |

Use your Discover Platinum - you're close to
your next Cashback Bonus tier of 0.75%.

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to **pay your bill for no cost**, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

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 | \$ -200.00 |
| Merchandise/Retail | Feb 24 | Feb 24 | TEAMS KISSIMMEE FL | 19.25 |
| | Feb 28 | Feb 28 | WALMART STORE 002059 GREENSBURG PA | 68.56 |
| | Mar 3 | Mar 3 | TEEN PEOPLE#36NI8S 800-205-9198 CT | 16.00 |
| Restaurants | Feb 20 | Feb 21 | PONDEROSA STEAKHOUSE KISSIMMEE FL | 58.94 |
| Gas/Automotive | Feb 20 | Feb 21 | RACETRAC246 KISSIMMEE FL | 38.94 |
| | Feb 27 | Feb 27 | AMOCO OIL 04577037 GREENSBURG PA | 21.00 |
| Travel/Entertainment | Feb 20 | Feb 21 | MAGIC KINGDOM TICKETS IK BUENA VSTAFI | 233.20 |
| | | | WALT DISNEY WORLD RESORT 062 | |
| | Feb 21 | Feb 21 | SUPER 8 MOTELS KISSIMMEE FL | 246.20 |
| | Feb 24 | Feb 24 | CASTAWAYS BEACH RES DAYTONA BEACHFL | 59.00 |
| | Feb 24 | Feb 24 | CASTAWAYS BEACH RES DAYTONA BEACHFL | 72.58 |
| | Feb 24 | Feb 24 | GOLDEN LINK MOTEL KISSIMMEE FL | 117.43 |
| | Feb 26 | Feb 26 | CASTAWAYS BEACH RES DAYTONA BEACHFL | 65.79 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00466%; corresponding ANNUAL PERCENTAGE
RATE: 1.70%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: March 20, 2002

page 2 of 3

We understand how important your credit is to you! Please remember that we must receive payments by the payment due date. For your convenience, you may make payments online at Discovercard.com, over the phone (processing fee extra), or by mail. Allow 7 to 10 days for mail delivery.

Secure Shopping Online. You can shop online without revealing your credit card number on websites! At Discovercard.com register and download Discover Desktop(R), a special online service that provides this extra level of security for Internet shoppers - a Single-Use Card Number(SM) for each online store where you shop with your Discover(R) Card.

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to two years (up to 3 mos. for a leave of absence). Call 1-877-883-1959 now.

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: 28 days | | | | | | |
| Purchases | \$1253.58 | 0.03559% | 12.99% F | 12.99% | \$12.49 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| previous billing period: 31 days | | | | | | |
| Purchases | \$91.71 | 0.04107% | 14.99% F | 14.99% | \$1.16 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | none |

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).

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|----------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 2.00 |
| Purchase Award This Period | + | 0.00 |
| | | 4.58 |
| Cashback Bonus Award Total | | 6.58 |
| Cashback Bonus Award Balance | | 0.00 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
May 19, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005080

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788008751600300000001800

Discover Platinum Card Account Summary

Closing Date: April 20, 2002

page 1 of 2

Account number ending in 9371
Payment Due Date May 19, 2002
Minimum Payment Due \$18.00
Credit Limit \$10,000.00
Credit Available \$9,124.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|------------|
| Previous Balance | \$1,163.75 |
| Payments And Credits | - 300.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 11.41 |
| New Balance | = \$875.16 |

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 20

Cashback Bonus® Since Anniversary Date
of September 20: \$6.58

| | |
|---------------------------------------|---------|
| Previous Cashback Bonus Award Balance | \$ 6.58 |
| Purchase Award This Period | + 0.00 |
| Other Awards This Period | + 0.00 |
| Cashback Bonus Award Total | = 6.58 |

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------|------------|
| Payments and Credits | Apr 7 | Apr 7 | PAYMENT - THANK YOU | \$ -300.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00466%; corresponding ANNUAL PERCENTAGE
RATE: 1.70%. Rate is subject to the terms of the offer including expiration.Do you want to share the convenience and security of your Discover® Card with your family members? Just call
1-800-DISCOVER and request FREE additional cards for your Account.

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 | \$1034.17 | 0.03559% | 12.99% F | 12.99% | \$11.41 | none |
| Promotional Purchases | \$0 | 0.00466% | 1.70% F | 1.70% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|-------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 6.58 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 6.58 |
| Cashback Bonus Award Balance | | 0.00 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
June 19, 2002

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005081

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788005837000300000001200

Discover Platinum Card Account Summary

Closing Date: May 20, 2002

page 1 of 2

Account number ending in 9371
Payment Due Date June 19, 2002
Minimum Payment Due \$12.00
Credit Limit \$10,000.00
Credit Available \$9,416.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|------------|
| Previous Balance | \$875.16 |
| Payments And Credits | - 300.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 8.54 |
| New Balance | = \$583.70 |

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

Cashback Bonus®

| | |
|--------------------------------|---------|
| Opening Cashback Bonus Balance | \$ 6.58 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Since Anniversary Date
of September 20: \$6.58

| | |
|------------------------|---------|
| Cashback Bonus Balance | \$ 6.58 |
| Available to Redeem | \$ 0.00 |

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|----------------------|--------------|----------------------------|------------|
| Payments and Credits | May 13 | May 13 PAYMENT - THANK YOU | \$ -300.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00466%; corresponding ANNUAL PERCENTAGE
RATE: 1.70%. Rate is subject to the terms of the offer including expiration.

Great Balance Transfer Rates! Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

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 | \$799.59 | 0.03559% | 12.99% F | 12.99% | \$8.54 | none |
| Promotional Purchases | \$0 | 0.00466% | 1.70% F | 1.70% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus® Award Summary

| | | |
|---------------------------------------|--------------|-------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 6.58 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 6.58 |
| Cashback Bonus Award Balance | | 6.58 |
| Award Available to Redeem | \$ | 0.00 |



Payment Due Date
July 19, 2002

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005082

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788004900300100000001000

Discover Platinum Card Account Summary

Closing Date: June 20, 2002

page 1 of 3

Account number ending in 9371
Payment Due Date July 19, 2002
Minimum Payment Due \$10.00
Credit Limit \$10,000.00
Credit Available \$9,509.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|------------------------|-------------------|
| Previous Balance | \$583.70 |
| Payments And Credits | - 100.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 6.33 |
| New Balance | = \$490.03 |

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

Cashback Bonus®

| | |
|--------------------------------|---------|
| Opening Cashback Bonus Balance | \$ 6.58 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|-------------------------------|----------------|
| Cashback Bonus Balance | \$ 6.58 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Since Anniversary Date
of September 20: \$6.58

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------|------------|
| Payments and Credits | Jun 17 | Jun 17 | PAYMENT - THANK YOU | \$ -100.00 |

Information For You

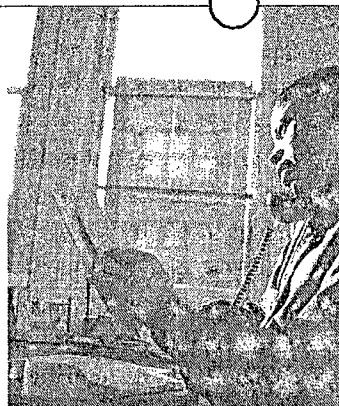
Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00466%; corresponding ANNUAL PERCENTAGE RATE: 1.70%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: June 20, 2002

page 2 of 3

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 | \$573.91 | 0.03559% | 12.99% F | 12.99% | \$6.33 | none |
| Promotional Purchases | \$0 | 0.00466% | 1.70% F | 1.70% | \$0 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$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

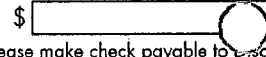
or call 1-800-DISCOVER (1-800-347-2683).

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|-------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 6.58 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 6.58 |
| Cashback Bonus Award Balance | | 6.58 |
| Award Available to Redeem | \$ | 0.00 |



Payment Due Date
August 19, 2002



Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005083
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788004806300100000001000

Discover Platinum Card Account Summary

Closing Date: July 20, 2002

page 1 of 3

Account number ending in 9371
Payment Due Date August 19, 2002
Minimum Payment Due \$10.00
Credit Limit \$10,000.00
Credit Available \$9,519.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|------------|
| Previous Balance | \$490.03 |
| Payments And Credits | - 100.00 |
| Purchases | + 85.55 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 5.05 |
| New Balance | = \$480.63 |

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

Cashback Bonus®

| | |
|--------------------------------|---------|
| Opening Cashback Bonus Balance | \$ 6.58 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.21 |

Cashback Bonus® Since Anniversary Date
of September 20: \$6.79

| | |
|------------------------|---------|
| Cashback Bonus Balance | \$ 6.79 |
| 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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|--------------------------------------|------------|
| Payments and Credits | Jul 14 | Jul 14 | PAYMENT - THANK YOU | \$ -100.00 |
| Merchandise/Retail | Jul 10 | Jul 10 | WALMRT SUPERCNT 002129 CLEARFIELD PA | -85.55 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00466%; corresponding ANNUAL PERCENTAGE RATE: 1.70%. Rate is subject to the terms of the offer including expiration.

Visit the ShopCenter(SM) at Discovercard.com to take advantage of online and in store shopping offers. Find offers for up to 30% off. Need Back-to-School supplies? Save on everything from textbooks to new fall clothes and shoes with merchants like Office Max, Barnes & Noble, GAP and Shoebuy.com. Over 70 additional retailers at Discovercard.com.

It's smart to consolidate your debts with a DISCOVER(R) PERSONAL LOAN! Enjoy FIXED RATES and FIXED MONTHLY PAYMENTS. There are NO APPLICATION FEES and NO PREPAYMENT PENALTY. Apply online at www.DiscoverPersonalLoans.com.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: July 20, 2002

page 2 of 3

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now.

For a list of our great Cashback Bonus(R) Partners, login to the Account Center at Discovercard.com or call us at 1-877-YOUR-AWARD.

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 | \$469.20 | 0.03559% | 12.99% F | 12.99% | \$5.01 | none |
| Promotional Purchases | \$31.37 | 0.00466% | 1.70% F | 1.70% | \$0.04 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$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).

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|----------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 6.58 |
| Purchase Award This Period | + | 0.00 |
| | | 0.21 |
| Cashback Bonus Award Total | | 6.79 |
| Cashback Bonus Award Balance | | 6.79 |
| Award Available to Redeem | \$ | 0.00 |





Payment Due Date
September 19, 2002

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005084
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788003850900100000001000

Discover Platinum Card Account Summary

Closing Date: August 20, 2002

page 1 of 2

Account number ending in 9371
Payment Due Date September 19, 2002
Minimum Payment Due \$10.00
Credit Limit \$10,000.00
Credit Available \$9,614.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|------------------------|-------------------|
| Previous Balance | \$480.63 |
| Payments And Credits | - 100.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 4.46 |
| New Balance | = \$385.09 |

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

Cashback Bonus®

| | |
|---|----------------|
| Opening Cashback Bonus Balance | \$ 6.79 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 6.79 |
| | \$ 0.00 |

Cashback Bonus® Since Anniversary Date of September 20: \$6.79

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|----------------------|-----------|--------|---------------------|
| Payments and Credits | Aug 17 | Aug 17 | PAYMENT - THANK YOU |
| | | | \$ -100.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00466%; corresponding ANNUAL PERCENTAGE RATE: 1.70%. Rate is subject to the terms of the offer including expiration.

Great-Balance-Transfer-Rates! Call 1-800-767-7339 to find out if a Balance-Transfer rate is available for you.

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 | \$395.30 | 0.03559% | 12.99% F | 12.99% | \$4.36 | none |
| Promotional Purchases | \$74.60 | 0.00466% | 1.70% F | 1.70% | \$0.10 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|----------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 6.79 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 6.79 |
| Cashback Bonus Award Balance | | 6.79 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
October 19, 2002

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$10.00.

20 SDSN6A01 0005085
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

00000198645807930278800827680000000002700

Discover Platinum Card Account Summary

Closing Date: September 20, 2002

page 1 of 3

Account number ending in 9371
Payment Due Date October 19, 2002
Minimum Payment Due \$27.00
Credit Limit \$10,000.00
Credit Available \$9,172.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|----------------------|------------|
| Previous Balance | \$385.09 |
| Payments And Credits | - 0.00 |
| Purchases | + 435.81 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 6.78 |
| New Balance | = \$827.68 |

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

Cashback Bonus®

| | |
|--------------------------------|---------|
| Opening Cashback Bonus Balance | \$ 6.79 |
| New Cashback Bonus Earned | + 0.00 |
| | + 2.05 |

Cashback Bonus® Since Anniversary Date
of September 20: \$8.84

| | |
|--|---------|
| Cashback Bonus Balance Available to Redeem | \$ 8.84 |
| | \$ 0.00 |

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|---|----------|
| Merchandise/Retail | Aug 26 | Aug 26 | JCPENNEY CO 0182 CLEARFIELD PA | \$ 93.82 |
| | Aug 27 | Aug 27 | ALLOY *CATALOG 888-502-5569 NY 03737832Z 02 | 75.99 |
| | Aug 28 | Aug 28 | ALLOY *CATALOG 888-502-5569 NY 03754623Z 02 | 12.00 |
| | Sep 7 | Sep 7 | ALLOY *CATALOG 888-502-5569 NY 03819958Z 02 | 29.00 |
| Other/Miscellaneous | Sep 20 | Sep 20 | LATE FEE | 25.00 |
| Services | Sep 11 | Sep 11 | BEDFORD VALLEY PETROL EVERETT PA | 200.00 |

Information For You

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

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.03559%; corresponding ANNUAL PERCENTAGE RATE: 12.99%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2002

page 2 of 3

As a Discover(R) Cardmember, you can get cash quickly and easily – just about anytime, anywhere. To find the nearest cash locations, select your PIN or order Discover Card checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit our website at Discovercard.com to search for cash locations nearest you.

Visit Discovercard.com beginning October 1st for details about our Holiday Shopping Sweepstakes!

Discover(R) Card is once again a proud supporter of this year's Walk to Cure Diabetes. Join Discover Card to raise money for the Juvenile Diabetes Research Foundation by participating in the Walk or elect to donate your Discover Cashback Bonus(R) award to JDRF. To learn more, please visit Discovercard.com or www.jdrf.org.

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 | \$464.80 | 0.03559% | 12.99% F | 12.99% | \$5.13 | none |
| Promotional Purchases | \$150.01 | 0.03559% | 12.99% F | 12.99% | \$1.65 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$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).

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 6.79 |
| Purchase Award This Period | + | 0.00 |
| | | 2.05 |
| Cashback Bonus Award Total | | 8.84 |
| Cashback Bonus Award Balance | | 8.84 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
November 19, 2002

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005086
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788008065400030000001700

Discover Platinum Card Account Summary

Closing Date: **October 20, 2002** page 1 of 2

Account number ending in 9371
Payment Due Date November 19, 2002
Minimum Payment Due \$17.00
Credit Limit \$10,000.00
Credit Available \$9,193.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$5,000.00

| | |
|------------------------|-------------------|
| Previous Balance | \$827.68 |
| Payments And Credits | - 30.00 |
| Purchases | + 0.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 8.86 |
| New Balance | = \$806.54 |

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

Cashback Bonus®

| | |
|---|----------------|
| Opening Cashback Bonus Balance | \$ 8.84 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 8.84 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

Keep using your Discover® Card and watch your Cashback Bonus® 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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---------------------|-----------|
| Payments and Credits | Oct 19 | Oct 19 | PAYMENT - THANK YOU | \$ -30.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.03559%; corresponding ANNUAL PERCENTAGE RATE: 12.99%. Rate is subject to the terms of the offer including expiration.

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 | \$829.96 | 0.03559% | 12.99% F | 12.99% | \$8.86 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 8.84 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 8.84 |
| Cashback Bonus Award Balance | | 8.84 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
December 19, 2002

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$17.00.

20 SDSN6A01 0005087
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments 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.

000001986458079302788026355300000000007000

Discover Platinum Card Account Summary

Closing Date: November 20, 2002 page 1 of 2

Account number ending in 9371
Payment Due Date December 19, 2002
Minimum Payment Due \$70.00
Credit Limit \$12,000.00
Credit Available \$9,364.00
Cash Credit Limit \$6,000.00
Cash Credit Available \$6,000.00

| | |
|----------------------|--------------|
| Previous Balance | \$806.54 |
| Payments And Credits | - 0.00 |
| Purchases | + 1,808.01 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 20.98 |
| New Balance | = \$2,635.53 |

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

Cashback Bonus®

| | |
|--------------------------------|---------|
| Opening Cashback Bonus Balance | \$ 8.84 |
| New Cashback Bonus Earned | + 0.00 |
| | + 5.12 |

Cashback Bonus® Since Anniversary Date of September 20: \$5.12

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 13.96 |
| | \$ 0.00 |

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|--------------------------------------|----------|
| Other/Miscellaneous | Nov 20 | Nov 20 | LATE FEE | \$ 35.00 |
| Services | Nov 2 | Nov 2 | PARANZINO BROTHERS A NEW MIDDLETOWOH | 1,773.01 |

Information For You

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

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 | \$1901.03 | 0.03559% | 12.99% F | 12.99% | \$20.98 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 8.84 |
| Purchase Award This Period | + | 0.00 |
| | | 5.12 |
| Cashback Bonus Award Total | | 13.96 |
| Cashback Bonus Award Balance | | 13.96 |
| Award Available to Redeem | \$ | 0.00 |



32,003.70

352.00

Enter Amount Enclosed below

Payment Due Date
January 19, 2003

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005088

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788025637000100000005200

Discover Platinum Card Account Summary

Closing Date: December 20, 2002 page 1 of 2

Account number ending in 9371
Payment Due Date January 19, 2003
Minimum Payment Due \$52.00
Credit Limit \$12,000.00
Credit Available \$9,436.00
Cash Credit Limit \$6,000.00
Cash Credit Available \$6,000.00

Previous Balance \$2,635.53
Payments And Credits - 100.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 28.17
New Balance = \$2,563.70

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 13.96
New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 13.96
Available to Redeem \$ 0.00

Cashback Bonus® Since Anniversary Date
of September 20: \$5.12

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------|------------|
| Payments and Credits | Dec 18 | Dec 18 | 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 | \$2639.18 | 0.03559% | 12.99% F | 12.99% | \$28.17 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|----------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 13.96 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 13.96 |
| Cashback Bonus Award Balance | | 13.96 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
February 19, 2003

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005089
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788025122700000000005100

Discover Platinum Card Account Summary

Closing Date: January 20, 2003

page 1 of 2

Account number ending in 9371
Payment Due Date February 19, 2003
Minimum Payment Due \$51.00
Credit Limit \$12,000.00
Credit Available \$9,487.00
Cash Credit Limit \$6,000.00
Cash Credit Available \$6,000.00

| | |
|----------------------|--------------|
| Previous Balance | \$2,563.70 |
| Payments And Credits | - 100.00 |
| Purchases | + 20.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 28.57 |
| New Balance | = \$2,512.27 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 13.96 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.10 |

Cashback Bonus® Since Anniversary Date of September 20: \$5.22

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 14.06 |
| | \$ 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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---|------------|
| Payments and Credits | Jan 20 | Jan 20 | INTERNET PAYMENT - THANK YOU | \$ -100.00 |
| Merchandise/Retail | Dec 28 | Dec 28 | 36N18S*TEEN-PEOPLE 800-205-9198-CT-0000000183430932 | 20.00 |

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 | \$2589.75 | 0.03559% | 12.99% F | 12.99% | \$28.57 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 13.96 |
| Purchase Award This Period | + | 0.00 |
| | | 0.10 |
| Cashback Bonus Award Total | | 14.06 |
| Cashback Bonus Award Balance | | 14.06 |
| Award Available to Redeem | \$ | 0.00 |



Payment Due Date
March 19, 2003

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005090
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788052734700051000010600

Discover Platinum Card Account Summary

Closing Date: February 20, 2003

page 1 of 3

Account number ending in 9371
Payment Due Date March 19, 2003
Minimum Payment Due \$106.00
Credit Limit \$12,000.00
Credit Available \$6,726.00
Cash Credit Limit \$6,000.00
Cash Credit Available \$6,000.00

| | |
|----------------------|--------------|
| Previous Balance | \$2,512.27 |
| Payments And Credits | - 51.00 |
| Purchases | + 219.72 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 2,562.54 |
| Finance Charges | + 29.94 |
| New Balance | = \$5,273.47 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 14.06 |
| New Cashback Bonus Earned | + 0.00 |
| | + 1.10 |

Cashback Bonus® Since Anniversary Date of September 20: \$6.32

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 15.16 |
| | \$ 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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---|-----------|
| Payments and Credits | Feb 13 | Feb 13 | PAYMENT - THANK YOU | \$ -51.00 |
| Merchandise/Retail | Jan 27 | Jan 27 | TRACTOR-SUPPLY-CO #068 CLEARFIELD PA | -219.72 |
| Balance Transfers | Feb 19 | Feb 19 | SEARS NATIONAL BA XXXXXXXXXXXX0982 TS OH APR 1.90% EXPIRES 08/2003 | 951.98 |
| | Feb 19 | Feb 19 | CAPITAL ONE XXXXXXXXXXXX0448 TS VA APR 1.90% EXPIRES 08/2003 | 1,246.65 |
| | Feb 19 | Feb 19 | DIRECT MERCHANTS XXXXXXXXXXXX3667 TS IL APR 1.90% EXPIRES 08/2003 | 363.91 |

Information For You

Ask for Additional Cards so the people close to you can share the benefits of your Discover(R) Card Account. Call to get your FREE Cards today: 1-800-DISCOVER.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: February 20, 2003

page 2 of 3

Fact: Every 79 seconds a thief steals someone's identity (CBSnews.com, 1/25/2001). Enroll in ProfileProtect(R), and we will send you a copy of your credit profile, monitor your credit file for changes every business day, and send you Quarterly Credit Updates – tools to help protect yourself from identity theft. Call 1-877-623-8011 to enroll.

The Discover(R) Card Account Center makes your life easy. You can pay your bill, view your statement, sign up for e-mail newsletters and Account reminders – all this for free! Log in to the Account Center at Discovercard.com and enjoy the benefits of easy access to your Account...anytime!

Discover(R) Card is a proud partner of Communities In Schools (CIS), the nation's leading community-based organization that helps kids succeed in school and prepare for life. Through the efforts of our Cardmembers, CIS has made a difference in the lives of young people. To donate your Cashback Bonus(R) award to CIS, please visit Discovercard.com.

Register your valuable document and property items, such as stocks, bonds, computer and DVD. If you suffer a loss due to a fire or theft, you will have an inventory to provide to your insurance company. Call today at 1-800-347-3395 to enroll in our 3 year \$45 Deluxe Register(R) Service.

SAVE WITH CHOICE HOTELS(R) AND DISCOVER(R) CARD. Save 15% at up to 3,300 hotels in the U.S., including Comfort Inn(R), Comfort Suites(R), Quality(R), Sleep Inn(R), Clarion(R), Econo Lodge(R), MainStay Suites(R) or Rodeway Inn(R). Restrictions apply. Call 800.4CHOICESm for details and quote discount code #00801772 to save today.

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 | \$2690.50 | 0.03559% | 12.99% F | 12.99% | \$29.68 | none |
| Cash Advances | \$0 | 0.05477% | 19.99% F | 19.99% | \$0 | \$0 |
| Balance Transfers | \$165.32 | 0.00521% | 1.90% F | 1.90% | \$0.26 | \$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).

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 14.06 |
| Purchase Award This Period | + | 0.00 |
| | | 1.10 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
April 19, 2003

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$106.00.

20 SDSN6A01 0005091

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788105625500000000031800

Discover Platinum Card Account Summary

Closing Date: March 20, 2003

page 1 of 2

Account number ending in 9371
 Payment Due Date April 19, 2003
 Minimum Payment Due \$318.00
 Credit Limit \$12,000.00
 Credit Available \$1,437.00
 Cash Credit Limit \$6,000.00
 Cash Credit Available \$1,000.00

Previous Balance \$5,273.47
 Payments And Credits - 0.00
 Purchases + 35.00
 Cash Advances + 5,000.00
 Balance Transfers + 0.00
 Finance Charges + 254.08
 New Balance = \$10,562.55

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 15.16
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 15.16
 Available to Redeem \$ 0.00

Cashback Bonus® Since Anniversary Date
of September 20: \$6.32How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|---------------------------------------|----------|
| Other/Miscellaneous | Mar 20 | Mar 20 | LATE FEE | \$ 35.00 |
| Cash Advances | Mar 13 | Mar 13 | COUNTY NATIONAL BANK CLEARFIELD PA | 5,000.00 |
| | Mar 13 | Mar 13 | CASH ADVANCE TRANS FEE FINANCE CHARGE | 150.00 |

Information For You

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****

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

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: 28 days | | | | | | |
| Purchases | \$2730.81 | 0.05477% | 19.99% F | 19.99% | \$41.88 | none |
| Cash Advances | \$1474.25 | 0.05477% | 19.99% F | 41.42% | \$22.61 | \$150.00 |
| Balance Transfers | \$2581.83 | 0.05477% | 19.99% F | 19.99% | \$39.59 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.16 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
May 19, 2003

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$118.00.

20 SDSN6A01 0005092
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788105946800000000035400

Discover Platinum Card Account Summary

Closing Date: April 20, 2003

page 1 of 2

Account number ending in 9371
Payment Due Date May 19, 2003
Minimum Payment Due \$354.00
Credit Limit \$12,000.00
Credit Available \$1,405.00
Cash Credit Limit \$6,000.00
Cash Credit Available \$1,000.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,562.55 |
| Payments And Credits | - 235.00 |
| Purchases | + 45.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 222.13 |
| New Balance | = \$10,594.68 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.16 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Since Anniversary Date
of September 20: \$6.32

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 15.16 |
| Available to Redeem | \$ 0.00 |

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|----------------------------------|-----------|
| Payments and Credits | Mar 24 | Mar 24 | LATE CHARGE REFUND | \$ -35.00 |
| | Mar 24 | Mar 24 | PHONE PAYMENT - THANK YOU | -200.00 |
| Other/Miscellaneous | Mar 25 | Mar 25 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |
| | Apr 20 | Apr 20 | LATE FEE | 35.00 |

Information For You

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

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 | \$2793.24 | 0.06847% | 24.99% F | 24.99% | \$59.27 | none |
| Cash Advances | \$5226.09 | 0.06847% | 24.99% F | 24.99% | \$110.93 | \$0 |
| Balance Transfers | \$2446.96 | 0.06847% | 24.99% F | 24.99% | \$51.93 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|--------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | | \$ 15.16 |
| Purchase Award This Period | | + 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | | \$ 0.00 |

Payment Due Date
June 19, 2003

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$36.00.

20 SDSN6A01 0005093
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788105255200318000027000

Discover Platinum Card Account Summary

| | | | |
|--------------------------|---------------|----------------------------|---------------|
| Account number ending in | 9371 | Closing Date: May 20, 2003 | page 1 of 2 |
| Payment Due Date | June 19, 2003 | Previous Balance | \$10,594.68 |
| Minimum Payment Due | \$270.00 | Payments And Credits | - 318.00 |
| Credit Limit | \$12,000.00 | Purchases | + 35.00 |
| Credit Available | \$1,474.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$6,000.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$1,000.00 | Finance Charges | + 213.84 |
| | | New Balance | = \$10,525.52 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.16 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Since Anniversary Date
of September 20: \$6.32

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 15.16 |
| Available to Redeem | \$ 0.00 |

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------|------------|
| Payments and Credits | Apr 24 | Apr 24 | PAYMENT - THANK YOU | \$ -318.00 |
| Other/Miscellaneous | May 20 | May 20 | LATE FEE | 35.00 |

Information For You

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

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 | \$2885.36 | 0.06847% | 24.99% F | 24.99% | \$59.26 | none |
| Cash Advances | \$5336.33 | 0.06847% | 24.99% F | 24.99% | \$109.61 | \$0 |
| Balance Transfers | \$2190.07 | 0.06847% | 24.99% F | 24.99% | \$44.97 | \$0 |

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

Cashback Bonus® Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.16 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
July 19, 2003

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005094

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788101893700000000022700

Discover Platinum Card Account Summary

Closing Date: June 20, 2003

page 1 of 2

Account number ending in 9371
Payment Due Date July 19, 2003
Minimum Payment Due \$227.00
Credit Limit \$12,000.00
Credit Available \$1,810.00
Cash Credit Limit \$6,000.00
Cash Credit Available \$1,000.00

| | |
|------------------------|----------------------|
| Previous Balance | \$10,525.52 |
| Payments And Credits | - 575.00 |
| Purchases | + 20.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 218.85 |
| New Balance | = \$10,189.37 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.16 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Since Anniversary Date
of September 20: \$6.32

| | |
|-------------------------------|-----------------|
| Cashback Bonus Balance | \$ 15.16 |
| 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?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|----------------------------------|------------|
| Payments and Credits | May 22 | May 22 | PHONE PAYMENT - THANK YOU | \$ -305.00 |
| | Jun 17 | Jun 17 | PHONE PAYMENT - THANK YOU | -270.00 |
| Other/Miscellaneous | May 23 | May 23 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |
| | Jun 18 | Jun 18 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |

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 | \$2991.99 | 0.06847% | 24.99% F | 24.99% | \$63.49 | none |
| Cash Advances | \$5448.91 | 0.06847% | 24.99% F | 24.99% | \$115.66 | \$0 |
| Balance Transfers | \$1870.85 | 0.06847% | 24.99% F | 24.99% | \$39.70 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|--------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.16 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
August 19, 2003

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$227.00.

20 SDSN6A01 0005095

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788104649600000000046000

Discover Platinum Card Account Summary

| | | | |
|--------------------------|-----------------|-----------------------------|---------------|
| Account number ending in | 9371 | Closing Date: July 20, 2003 | page 1 of 2 |
| Payment Due Date | August 19, 2003 | Previous Balance | \$10,189.37 |
| Minimum Payment Due | \$460.00 | Payments And Credits | - 0.00 |
| Credit Limit | \$12,000.00 | Purchases | + 64.00 |
| Credit Available | \$1,535.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$6,000.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$1,000.00 | Finance Charges | + 211.59 |
| | | New Balance | = \$10,464.96 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 15.16 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 15.16 |
| | \$ 0.00 |

Cashback Bonus® Since Anniversary Date of September 20: \$6.32

How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|---------------------|-----------|--------|-----------------------------|
| Other/Miscellaneous | Jul 10 | Jul 10 | CASH ADV RTRN CHK FEE #4819 |
| | Jul 20 | Jul 20 | LATE FEE |
| | | | \$ 29.00 |
| | | | 35.00 |

Information For You

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

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 | \$3075.53 | 0.06847% | 24.99% F | 24.99% | \$63.16 | none |
| Cash Advances | \$5563.85 | 0.06847% | 24.99% F | 24.99% | \$114.29 | \$0 |
| Balance Transfers | \$1662.42 | 0.06847% | 24.99% F | 24.99% | \$34.14 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.16 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
September 19, 2003

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005096
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788102449800000000022800

Discover Platinum Card Account Summary

Closing Date: August 20, 2003

page 1 of 2

Account number ending in 9371
 Payment Due Date September 19, 2003
 Minimum Payment Due \$228.00
 Credit Limit \$10,800.00
 Credit Available \$555.00
 Cash Credit Limit \$5,400.00
 Cash Credit Available \$400.00

Previous Balance \$10,464.96
 Payments And Credits - 460.00
 Purchases + 20.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 220.02
 New Balance = \$10,244.98

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 15.16
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 15.16
 Available to Redeem \$ 0.00

Cashback Bonus® Since Anniversary Date
of September 20: \$6.32

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?
It's your choice - 3 ways to help

Please have your Discover Card available.
 For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|----------------------------------|------------|
| Payments and Credits | Jul 25 | Jul 25 | PHONE PAYMENT - THANK YOU | \$ -227.00 |
| | Aug 19 | Aug 19 | PHONE PAYMENT - THANK YOU | -233.00 |
| Other/Miscellaneous | Jul 27 | Jul 27 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |
| | Aug 20 | Aug 20 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |

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 | \$3202.85 | 0.06847% | 24.99% F | 24.99% | \$67.96 | none |
| Cash Advances | \$5681.24 | 0.06847% | 24.99% F | 24.99% | \$120.59 | \$0 |
| Balance Transfers | \$1482.97 | 0.06847% | 24.99% F | 24.99% | \$31.47 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|--------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | | \$ 15.16 |
| Purchase Award This Period | | + 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | | \$ 0.00 |



\$10,174.04

\$227.00

Enter Amount Enclosed Below

Payment Due Date
October 19, 2003

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005097

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788101740400000000022700

Discover Platinum Card Account Summary

Closing Date: September 20, 2003

page 1 of 2

Account number ending in 9371
 Payment Due Date October 19, 2003
 Minimum Payment Due \$227.00
 Credit Limit \$10,800.00
 Credit Available \$625.00
 Cash Credit Limit \$5,400.00
 Cash Credit Available \$400.00

Previous Balance \$10,244.98
 Payments And Credits - 300.00
 Purchases + 10.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 219.06
 New Balance = \$10,174.04

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 15.16
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 15.16
 Available to Redeem \$ 0.00

Cashback Bonus® Since Anniversary Date of September 20: \$6.32

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? It's your choice - 3 ways to help

Please have your Discover Card available.
 For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|----------------------------------|------------|
| Payments and Credits | Sep 18 | Sep 18 | PHONE PAYMENT - THANK YOU | \$ -300.00 |
| Other/Miscellaneous | Sep 19 | Sep 19 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |

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 | \$4519.39 | 0.06847% | 24.99% F | 24.99% | \$95.89 | none |
| Cash Advances | \$5803.07 | 0.06847% | 24.99% F | 24.99% | \$123.17 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|----------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | | \$ 15.16 |
| Purchase Award This Period | | + 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | | \$ 0.00 |

Payment Due Date
November 19, 2003

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$227.00.

20 SDSN6A01 0005098

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788104201100000000045900

Discover Platinum Card Account Summary

| | | | | |
|--------------------------|-------------------|----------------------|------------------|-------------|
| Account number ending in | 9371 | Closing Date: | October 20, 2003 | page 1 of 2 |
| Payment Due Date | November 19, 2003 | Previous Balance | | \$10,174.04 |
| Minimum Payment Due | \$459.00 | Payments And Credits | - | 0.00 |
| Credit Limit | \$10,800.00 | Purchases | + | 35.00 |
| Credit Available | \$379.00 | Cash Advances | + | 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + | 0.00 |
| Cash Credit Available | \$379.00 | Finance Charges | + | 211.07 |
| | | New Balance | = | \$10,420.11 |

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

Cashback Bonus®

| | | |
|--------------------------------|----|-------|
| Opening Cashback Bonus Balance | \$ | 15.16 |
| New Cashback Bonus Earned | + | 0.00 |

Cashback Bonus® Anniversary
Date: September 20

| | | |
|--|----|-------|
| Cashback Bonus Balance Available to Redeem | \$ | 15.16 |
| | \$ | 0.00 |

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|---------------------|-----------|-----------------|----------|
| Other/Miscellaneous | Oct 20 | Oct 20 LATE FEE | \$ 35.00 |

Information For You

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

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 | \$4350.19 | 0.06847% | 24.99% F | 24.99% | \$89.35 | none |
| Cash Advances | \$5925.48 | 0.06847% | 24.99% F | 24.99% | \$121.72 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|----------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.16 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
December 19, 2003

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005099

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788101352700000000022600

Discover Platinum Card Account Summary

Closing Date: November 20, 2003 page 1 of 2

Account number ending in 9371
 Payment Due Date December 19, 2003
 Minimum Payment Due \$226.00
 Credit Limit \$10,800.00
 Credit Available \$664.00
 Cash Credit Limit \$5,400.00
 Cash Credit Available \$400.00

Previous Balance \$10,420.11
 Payments And Credits - 510.00
 Purchases + 10.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 215.16
 New Balance = \$10,135.27

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 15.16
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 15.16
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 20How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|----------------------------------|------------|
| Payments and Credits | Oct 28 | Oct 28 | PHONE PAYMENT - THANK YOU | \$ -510.00 |
| Other/Miscellaneous | Oct 29 | Oct 29 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |

Information For You

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a
Balance Transfer offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.For a list of our great Cashback Bonus(R) Partners, login to the Account Center at Discovercard.com or call us at
1-877-YOUR-AWARD (1-877-968-7292).

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 | \$4086.84 | 0.06847% | 24.99% F | 24.99% | \$86.73 | none |
| Cash Advances | \$6050.49 | 0.06847% | 24.99% F | 24.99% | \$128.43 | \$0 |

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

Lock Your CD Rate Today! Move fast to lock in your CD rate with Discover Bank's fast, free and secure Electronic Deposit!
It's the easy, safe way to add funds to a maturing Discover CD or fund a new CD directly from your bank account. Visit

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.16 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 15.16 |
| Cashback Bonus Award Balance | | 15.16 |
| Award Available to Redeem | \$ | 0.00 |



\$10,139.32

\$226.00

Enter Amount Enclosed Below

Payment Due Date
January 19, 2004

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005100

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788101393200000000022600

Discover Platinum Card Account Summary

Closing Date: December 20, 2003

page 1 of 1

Account number ending in 9371
Payment Due Date January 19, 2004
Minimum Payment Due \$226.00
Credit Limit \$10,800.00
Credit Available \$660.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$400.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,135.27 |
| Payments And Credits | - 226.00 |
| Purchases | + 20.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 210.05 |
| New Balance | = \$10,139.32 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.16 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.05 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 15.21 |
| 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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---|------------|
| Payments and Credits | Dec 19 | Dec 19 | PHONE PAYMENT - THANK YOU | \$ -226.00 |
| Merchandise/Retail | Dec 13 | Dec 13 | NSS*36NIBS*TEEN PEOPLE 800-205-9198 CT 7112550A-0000000 | 20.00 |

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 | \$4048.66 | 0.06847% | 24.99% F | 24.99% | \$83.15 | none |
| Cash Advances | \$6178.13 | 0.06847% | 24.99% F | 24.99% | \$126.90 | \$0 |

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

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



\$10,116.77

\$225.00

Enter Amount Enclosed Below

Payment Due Date
February 19, 2004

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005101

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

00000198645807930278810116770000000022500

Discover Platinum Card Account Summary

Closing Date: January 20, 2004

page 1 of 2

Account number ending in 9371
Payment Due Date February 19, 2004
Minimum Payment Due \$225.00
Credit Limit \$10,800.00
Credit Available \$683.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$400.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,139.32 |
| Payments And Credits | - 250.00 |
| Purchases | + 10.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 217.45 |
| New Balance | = \$10,116.77 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.21 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 15.21 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|----------------------------------|------------|
| Payments and Credits | Jan 20 | Jan 20 | INTERNET PAYMENT - THANK YOU | \$ -250.00 |
| Other/Miscellaneous | Dec 21 | Dec 21 | PAY-BY-PHONE PROCESSING FEE -DBT | 10.00 |

Information For You

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

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05477%; corresponding ANNUAL PERCENTAGE RATE: 19.99%. Rate is subject to the terms of the offer including expiration.

Lock Your CD Rate Today! Move fast to lock in your CD rate with Discover Bank's fast, free and secure Electronic Deposit! It's the easy, safe way to add funds to a maturing Discover CD or fund a new CD directly from your bank account. Visit

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

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

©2007 Discover Bank, Member FDIC



Closing Date: January 20, 2004

page 2 of 2

No payments. No penalties. No problem. Discover(R) AccountGuard(R) gives you the ability to put your payments and periodic finance charges on hold if you lose your job, take a leave of absence, become disabled, hospitalized, get married, divorced, give birth, adopt a child, or move. Call 1-877-883-1959 to enroll! ***** Your purchase of AccountGuard is optional. Whether or not you purchase AccountGuard will not affect your application for credit or the other terms of any existing credit agreement you have with us. Additional Disclosures. We will give you AccountGuard Terms and Conditions before you are required to pay. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under AccountGuard. You should carefully read the AccountGuard Terms and Conditions for a full explanation of the terms of AccountGuard.

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a Balance Transfer offer is available for you; go to Discovercard.com, or look for Balance Transfer checks in the mail.

Through the efforts of our Cardmembers, Discover Financial Services has donated over \$14 million to the Make-A-Wish Foundation(R) to make dreams come true for thousands of children with life-threatening medical conditions. To share the power of a wish(R) and donate your Cashback Bonus(R) award, please visit Discovercard.com or www.wish.org.

As a Discover(R) Cardmember, you can get cash quickly and easily – just about anytime, anywhere. To find the nearest cash locations, select your P.I.N., or to order Discover Card Convenience Checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit us at Discovercard.com where you can also search for cash locations nearest you.

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 | \$3937.70 | 0.06847% | 24.99% F | 24.99% | \$83.55 | none |
| Cash Advances | \$6308.46 | 0.06847% | 24.99% F | 24.99% | \$133.90 | \$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).



\$10,243.40

\$228.00

Enter Amount Enclosed Below

Payment Due Date
March 19, 2004

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005102

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788102434000000000022800

Discover Platinum Card Account Summary

Closing Date: February 20, 2004

page 1 of 2

Account number ending in 9371
Payment Due Date March 19, 2004
Minimum Payment Due \$228.00
Credit Limit \$10,800.00
Credit Available \$556.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$400.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,116.77 |
| Payments And Credits | - 250.00 |
| Purchases | + 160.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 216.63 |
| New Balance | = \$10,243.40 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.21 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.38 |

Cashback-Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 15.59 |
| Available to Redeem | \$ 0.00 |

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|--------------------------------------|------------|
| Payments and Credits | Feb 18 | Feb 18 | PHONE PAYMENT - THANK YOU | \$ -250.00 |
| Other/Miscellaneous | Feb 19 | Feb 19 | PAY BY PHONE PROCESSING FEE -DBT | 10.00 |
| Services | Feb 19 | Feb 19 | TEN GRAPHIX/WINTER/STU N BRADDOCK PA | 150.00 |

Information For You

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

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05477%; corresponding ANNUAL PERCENTAGE
RATE: 19.99%. Rate is subject to the terms of the offer including expiration.

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 | \$3763.69 | 0.06847% | 24.99% F | 24.99% | \$79.86 | none |
| Cash Advances | \$6443.75 | 0.06847% | 24.99% F | 24.99% | \$136.77 | \$0 |

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

Get organized with paperless statements. Start receiving your Discover(R) Card statement exclusively online! No more
worries about added clutter, lost statements or postal delays. You'll get an e-mail when your current statement is available

Cashback Bonus® Award Summary

| | | |
|---------------------------------------|--------------|---------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 15.21 |
| Purchase Award This Period | + | 0.00 |
| | | 0.38 |
| Cashback Bonus Award Total | | 15.59 |
| Cashback Bonus Award Balance | | 15.59 |
| Award Available to Redeem | \$ | 0.00 |



\$10,691.27

\$466.00

Enter Amount Enclosed Below

Payment Due Date
April 19, 2004

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$228.00.

20 SDSN6A01 0005103
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788106912700000000046600

Discover Platinum Card Account Summary

Closing Date: March 20, 2004

page 1 of 1

Account number ending in 9371
Payment Due Date April 19, 2004
Minimum Payment Due \$466.00
Credit Limit \$10,800.00
Credit Available \$108.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$108.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,243.40 |
| Payments And Credits | - 0.00 |
| Purchases | + 242.10 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 205.77 |
| New Balance | = \$10,691.27 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 15.59 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.52 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 16.11 |
| Available to Redeem | \$ 0.00 |

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|--------------------------------|----------|
| Other/Miscellaneous | Mar 20 | Mar 20 | LATE FEE | \$ 35.00 |
| Gas/Automotive | Mar 18 | Mar 18 | PERFORMANCE TIRE 2152574650 PA | 207.10 |

Information For You

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

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

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: 29 days | | | | | | |
| Purchases | \$3786.19 | 0.06847% | 24.99% F | 24.99% | \$75.17 | none |
| Cash Advances | \$6577.41 | 0.06847% | 24.99% F | 24.99% | \$130.60 | \$0 |

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

Payment Due Date
May 19, 2004

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.20 SDSN6A01 0005104
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788107024200000000023800

Discover Platinum Card Account Summary

Closing Date: April 20, 2004

page 1 of 2

Account number ending in 9371
Payment Due Date May 19, 2004
Minimum Payment Due \$238.00
Credit Limit \$10,800.00
Credit Available \$97.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$97.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,691.27 |
| Payments And Credits | - 466.00 |
| Purchases | + 252.58 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 224.57 |
| New Balance | = \$10,702.42 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.11 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.61 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 16.72 |
| 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?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|----------------------------------|------------|
| Payments and Credits | Mar 24 | Mar 24 | PHONE PAYMENT - THANK YOU | \$ -466.00 |
| Other/Miscellaneous | Mar 25 | Mar 25 | PAY BY PHONE PROCESSING FEE -DBT | - 10.00 |
| Gas/Automotive | Mar 25 | Mar 25 | PERFORMANCE TIRE 2152574650 PA | 103.02 |
| Services | Mar 29 | Mar 29 | PAYPAL *TIM 402 935 7733 CA | 139.56 |

Information For You

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

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.

As a Discover(R) Cardmember, you can get cash quickly and easily - just about anytime, anywhere. To find the nearest cash locations, select your P.I.N., or to order Discover Card Cash Access Checks, call 1-800-DISCOVER (1-800-347-2683) And

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: April 20, 2004

page 2 of 2

Get up to 10% back on groceries with your Discover(R) Card. Plus, receive a Cashback Bonus(R) award on your other purchases. Sign up today - call 1-800-475-9161 or visit Discovercard.com. This offer only lasts through June.

GIFT SHOPPING MADE EASY. Discover(R) Gift Cards simplify gift giving for Spring holidays and events. Order now at Discovergiftcard.com. See terms and conditions for gift card purchases. Fees apply. Offer not valid to residents of CT, DC, MA, ME and NH.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast, free 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. Just call 1-800-347-7000 and mention code: SC04Q4PC. 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 | \$3866.73 | 0.06847% | 24.99% F | 24.99% | \$82.06 | none |
| Cash Advances | \$6713.88 | 0.06847% | 24.99% F | 24.99% | \$142.51 | \$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)

Payment Due Date
June 19, 2004

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$223.75.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005105
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788110237500000000048300

Discover Platinum Card Account Summary

Closing Date: May 20, 2004

page 1 of 1

Account number ending in 9371
Payment Due Date June 19, 2004
Minimum Payment Due \$483.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,702.42 |
| Payments And Credits | - 0.00 |
| Purchases | + 99.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 222.33 |
| New Balance | = \$11,023.75 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.72 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.72 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|-----------------------------|----------|
| Other/Miscellaneous | May 5 | May 5 | CASH ADV RTRN CHK FEE #4822 | \$ 29.00 |
| | May 20 | May 20 | LATE FEE | 35.00 |
| | May 20 | May 20 | OVERLIMIT FEE | 35.00 |

Information For You

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

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

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 | \$3969.37 | 0.06847% | 24.99% F | 24.99% | \$81.51 | none |
| Cash Advances | \$6855.51 | 0.06847% | 24.99% F | 24.99% | \$140.82 | \$0 |

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

Payment Due Date
July 19, 2004

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005106
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788107076600000000023800

Discover Platinum Card Account Summary

Closing Date: June 20, 2004

page 1 of 2

Account number ending in 9371
Payment Due Date July 19, 2004
Minimum Payment Due \$238.00
Credit Limit \$10,800.00
Credit Available \$92.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$92.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,023.75 |
| Payments And Credits | - 553.00 |
| Purchases | + 5.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 231.91 |
| New Balance | = \$10,707.66 |

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

Cashback Bonus®

| | |
|---|-----------------|
| Opening Cashback Bonus Balance | \$ 16.72 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 16.72 |
| | \$ 0.00 |

Cashback-Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Jun 9 | Jun 9 | PHONE PAYMENT - THANK YOU | \$ -483.00 |
| | Jun 10 | Jun 10 | LATE CHARGE REFUND | -35.00 |
| | Jun 10 | Jun 10 | OVERLIMIT FEE REFUND | -35.00 |
| Other/Miscellaneous | Jun 9 | Jun 9 | PAY BY PHONE PROCESSING FEE - DBT | 5.00 |

Information For You

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

Call 1-877-353-0985 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!

Congratulations to the 2004 National Discover(R) Card Tribute Award(R) Scholarship winners: April Alvarez, Vladimir Dubovskiy, Ji Guo, Jamie Hargrove, Kristian Henderson, Yuji Huang, Jessica Mann, Brian Monahan and Holly Walker. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.

Did you know that millions of credit cards are lost or stolen every year? Enjoy peace of mind by knowing The Register(R) service is here to help you should you ever lose your credit, debit and ATM cards. Call 1-800-347-3395 to enroll today.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: June 20, 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.

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.

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 | \$3926.90 | 0.06847% | 24.99% F | 24.99% | \$83.33 | none |
| Cash Advances | \$7000.14 | 0.06847% | 24.99% F | 24.99% | \$148.58 | \$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).

Payment Due Date
August 19, 2004

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$199.78.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005107
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788109997800000000048300

Discover Platinum Card Account Summary

Closing Date: July 20, 2004

page 1 of 1

Account number ending in 9371
Payment Due Date August 19, 2004
Minimum Payment Due \$483.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,707.66 |
| Payments And Credits | - 0.00 |
| Purchases | + 70.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 222.12 |
| New Balance | = \$10,999.78 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.72 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.72 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|---------------|----------|
| Other/Miscellaneous | Jul 20 | Jul 20 | LATE FEE | \$ 35.00 |
| | Jul 20 | Jul 20 | OVERLIMIT FEE | 35.00 |

Information For You

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

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 | \$3666.82 | 0.06847% | 24.99% F | 24.99% | \$75.30 | none |
| Cash Advances | \$7147.80 | 0.06847% | 24.99% F | 24.99% | \$146.82 | \$0 |

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

Payment Due Date
September 19, 2004

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005108
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments 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.

000001986458079302788107503900000000023900

Discover Platinum Card Account Summary

Closing Date: August 20, 2004

page 1 of 2

Account number ending in 9371
Payment Due Date September 19, 2004
Minimum Payment Due \$239.00
Credit Limit \$10,800.00
Credit Available \$49.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$49.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,999.78 |
| Payments And Credits | - 483.00 |
| Purchases | + 5.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 228.61 |
| New Balance | = \$10,750.39 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.72 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.72 |
| | \$ 0.00 |

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Jul 30 | Jul 30 | PHONE PAYMENT - THANK YOU | \$ -483.00 |
| Other/Miscellaneous | Jul 30 | Jul 30 | PAY BY PHONE PROCESSING FEE - DBT | 5.00 |

Information For You

Call 1-877-353-0986 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

| | 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 | \$3473.21 | 0.06847% | 24.99% F | 24.99% | \$73.69 | none |
| Cash Advances | \$7298.60 | 0.06847% | 24.99% F | 24.99% | \$154.92 | \$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.

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|--------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | | \$ 16.72 |
| Purchase Award This Period | | + 0.00 |
| Cashback Bonus Award Total | | 16.72 |
| Cashback Bonus Award Balance | | 16.72 |
| Award Available to Redeem | | \$ 0.00 |

Payment Due Date
October 19, 2004

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$275.74.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005109
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788110757400000000046100

Discover Platinum Card Account Summary

Closing Date: September 20, 2004 page 1 of 1

Account number ending in 9371
Payment Due Date October 19, 2004
Minimum Payment Due \$461.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,750.39 |
| Payments And Credits | - 0.00 |
| Purchases | + 91.18 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 234.17 |
| New Balance | = \$11,075.74 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.72 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.05 |

Cashback Bonus®-Anniversary
Date: September 20

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.72 |
| | \$ 0.00 |

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|---------------------------------|----------|
| Other/Miscellaneous | Sep 20 | Sep 20 | LATE FEE | \$ 35.00 |
| | Sep 20 | Sep 20 | OVERLIMIT FEE | 35.00 |
| Gas/Automotive | Sep 14 | Sep 14 | WISECO PISTON COMPANY MENTOR OH | 21.18 |

Information For You

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

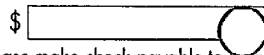
Finance Charge Summary

| | 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 | \$3392.55 | 0.06984% | 25.49% V | 25.49% | \$73.41 | none |
| Cash Advances | \$7425.08 | 0.06984% | 25.49% V | 25.49% | \$160.76 | \$0 |

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



Payment Due Date
November 19, 2004



Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$76.61.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005110
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788108766100000000024200

Discover Platinum Card Account Summary

Closing Date: October 20, 2004 page 1 of 2

Account number ending in 9371
Payment Due Date November 19, 2004
Minimum Payment Due \$242.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,075.74 |
| Payments And Credits | - 461.00 |
| Purchases | + 35.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 226.87 |
| New Balance | = \$10,876.61 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.77 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.77 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---------------------------|------------|
| Payments and Credits | Sep 21 | Sep 21 | PHONE PAYMENT - THANK YOU | \$ -461.00 |
| Other/Miscellaneous | Oct 20 | Oct 20 | OVERLIMIT FEE | 35.00 |

Information For You

While we are permitted under the Cardmember Agreement to terminate any introductory or special rate because your Account was overlimit, we have chosen not to do so at this time. We reserve the right to terminate these special rates and to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Go paperless! Elect to stop receiving your Discover(R) Card statements by mail and receive them exclusively online. You'll get an e-mail notification when your statement is available online and a printable version of your statement for your records. Visit the Account Center at Discovercard.com to enroll.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2004

page 2 of 2

Request FREE Additional Cards for your Account and share your Discover(R) Card with the people closest to you. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards to learn more.

Hey Juniors! We are searching for outstanding high school juniors to apply for the Discover(R) Card Tribute Award(R) Scholarship Program. More than \$1 million 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.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover Bank's fast, free 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 SC4Q04PC 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: 30 days | | | | | | |
| Purchases | \$3138.38 | 0.07052% | 25.74% V | 25.74% | \$66.39 | none |
| Cash Advances | \$7585.62 | 0.07052% | 25.74% V | 25.74% | \$160.48 | \$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).



\$11,186.92

\$491.00

Enter Amount Enclosed Below

Payment Due Date
December 19, 2004

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$386.92.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005111

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788111869200000000049100

Discover Platinum Card Account Summary

Closing Date: November 20, 2004

page 1 of 1

Account number ending in 9371
Payment Due Date December 19, 2004
Minimum Payment Due \$491.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,876.61 |
| Payments And Credits | - 0.00 |
| Purchases | + 70.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 240.31 |
| New Balance | = \$11,186.92 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.77 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.77 |
| | \$ 0.00 |

Cashback-Bonus® Anniversary
Date: September 20

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|---------------|----------|
| Other/Miscellaneous | Nov 20 | Nov 20 | LATE FEE | \$ 35.00 |
| | Nov 20 | Nov 20 | OVERLIMIT FEE | 35.00 |

Information For You

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

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

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 | \$3241.95 | 0.07052% | 25.74% V | 25.74% | \$70.87 | none |
| Cash Advances | \$7750.50 | 0.07052% | 25.74% V | 25.74% | \$169.44 | \$0 |

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

Payment Due Date
January 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$190.56.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005112
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788109905600000000024500

Discover Platinum Card Account Summary

Closing Date: December 20, 2004

page 1 of 2

Account number ending in 9371
Payment Due Date January 19, 2005
Minimum Payment Due \$245.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,186.92 |
| Payments And Credits | - 491.00 |
| Purchases | + 60.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 234.64 |
| New Balance | = \$10,990.56 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.77 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.05 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 16.82 |
| Available to Redeem | \$ 0.00 |

Keep using your Discover® Card and watch your Cashback Bonus® 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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|--|------------|
| Payments and Credits | Dec 1 | Dec 1 | PHONE PAYMENT - THANK YOU | \$ -491.00 |
| Merchandise/Retail | Dec 12 | Dec 12 | TWX*36NI8S*TEEN PEOPLE 800-205-9198 VA 1810552A-0000003 | - 20.00 |
| Other/Miscellaneous | Dec 1 | Dec 1 | PAY BY PHONE PROCESSING FEE - DBT | 5.00 |
| | Dec 20 | Dec 20 | OVERLIMIT FEE | 35.00 |

Information For You

While we are permitted under the Cardmember Agreement to terminate any introductory or special rate because your Account was overlimit, we have chosen not to do so at this time. We reserve the right to terminate these special rates and to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01890%; corresponding ANNUAL PERCENTAGE RATE: 6.90%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: December 20, 2004

page 2 of 2

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$1.4 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

Stay connected to loved ones this holiday season with thoughtful gifts from 1-800-FLOWERS.COM(R). Save 15%* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click www.1800flowers.com, or come in! *For details please visit www.1800flowers.com/disclaimer.

Everything You Need To Know – In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.

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 | \$3063.29 | 0.07121% | 25.99% V | 25.99% | \$65.45 | none |
| Cash Advances | \$7919.73 | 0.07121% | 25.99% V | 25.99% | \$169.19 | \$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).

Payment Due Date
February 19, 2005

\$

Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

20 SDSN6A01 0005113

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788106880700000000023800

Discover Platinum Card Account Summary

Closing Date: January 20, 2005

page 1 of 1

Account number ending in 9371
Payment Due Date February 19, 2005
Minimum Payment Due \$238.00
Credit Limit \$10,800.00
Credit Available \$111.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$111.00

Previous Balance \$10,990.56
Payments And Credits - 545.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 242.51
New Balance = \$10,688.07

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 16.82
New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 16.82
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 20

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?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------------|------------|
| Payments and Credits | Jan 14 | Jan 14 | PHONE PAYMENT - THANK YOU | \$ -545.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01890%; corresponding ANNUAL PERCENTAGE
RATE: 6.90%. Rate is subject to the terms of the offer including expiration.

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 | \$2891.86 | 0.07121% | 25.99% V | 25.99% | \$63.84 | none |
| Cash Advances | \$8093.57 | 0.07121% | 25.99% V | 25.99% | \$178.67 | \$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



\$10,996.54

\$483.00

Enter Amount Enclosed Below

Payment Due Date
March 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$196.54.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005114
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788109965400000000048300

Discover Platinum Card Account Summary

Closing Date: February 20, 2005

page 1 of 1

Account number ending in 9371
Payment Due Date March 19, 2005
Minimum Payment Due \$483.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,688.07 |
| Payments And Credits | - 0.00 |
| Purchases | + 70.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 238.47 |
| New Balance | = \$10,996.54 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.82 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 16.82 |
| | \$ 0.00 |

Cashback-Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|---------------|----------|
| Other/Miscellaneous | Feb 20 | Feb 20 | OVERLIMIT FEE | \$ 35.00 |
| | Feb 20 | Feb 20 | LATE FEE | 35.00 |

Information For You

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

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07121%; corresponding ANNUAL PERCENTAGE RATE: 25.99%. Rate is subject to the terms of the offer including expiration.

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 | \$2528.86 | 0.07121% | 25.99% V | 25.99% | \$55.82 | none |
| Cash Advances | \$8274.16 | 0.07121% | 25.99% V | 25.99% | \$182.65 | \$0 |

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

Payment Due Date
April 19, 2005

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

20 SDSN6A01 0005115

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** 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.

000001986458079302788107037900000000023800

Discover Platinum Card Account Summary

Closing Date: March 20, 2005

page 1 of 2

Account number ending in 9371
 Payment Due Date April 19, 2005
 Minimum Payment Due \$238.00
 Credit Limit \$10,800.00
 Credit Available \$96.00
 Cash Credit Limit \$5,400.00
 Cash Credit Available \$96.00

Previous Balance \$10,996.54
 Payments And Credits - 518.00
 Purchases + 10.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 215.25
 New Balance = \$10,703.79

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 16.82
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 16.82
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary -
 Date: September 20

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?

It's your choice - 3 ways to help

Please have your Discover Card available.
 For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Mar 4 | Mar 4 | PHONE PAYMENT - THANK YOU | \$ -483.00 |
| | Mar 6 | Mar 6 | LATE CHARGE REFUND | -35.00 |
| Other/Miscellaneous | Mar 4 | Mar 4 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07121%; corresponding ANNUAL PERCENTAGE RATE: 25.99%. Rate is subject to the terms of the offer including expiration.

Call 1-800-767-7315 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!

Paperless statements can jumpstart your spring cleaning! Get rid of the excess paper in your life by receiving your Discover(R) Card statements online instead of by mail. You'll get an e-mail letting you know when your statement is ready to view online. You can even pay your bill online while you're there. Go to Discovercard.com to sign up.

Did you know that millions of credit cards are lost or stolen every year? The Register(R) can help prevent credit card fraud! In the event your cards are lost or stolen, we'll cancel them and have new ones reissued to you. Plus, you'll receive a credit

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: March 20, 2005

page 2 of 2

Thinking of moving? The Register(R) will notify all your creditors and let them know of your new address. With our Property and Document registration service, we also make it easier for you to file a claim if important possessions are lost to fire, theft or natural disaster. Call 1-800-347-3395 or visit us at Discovercard.com for 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 to save time and money – and earn a bigger award! Visit Discovercard.com/autobillpay to learn more.

Redecorate. Remodel. Get More. Sign up today and get 5% Cashback Bonus(R) at Ace Hardware, Bed Bath & Beyond(R), Lowe's(R), Menards(R), Pier 1 Imports, Restoration Hardware, SHERWIN-WILLIAMS(R), Smith & Hawken(R), The Container Store(R), The Home Depot(R). Call 1-800-DISCOVER or visit Discovercard.com and reward yourself March through May.

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: 28 days | | | | | | |
| Purchases | \$2345.52 | 0.07121% | 25.99% V | 25.99% | \$46.77 | none |
| Cash Advances | \$8449.72 | 0.07121% | 25.99% V | 25.99% | \$168.48 | \$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)

Payment Due Date
May 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$299.43.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005116
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788110994300000000048500

Discover Platinum Card Account Summary

Closing Date: April 20, 2005

page 1 of 1

Account number ending in 9371
Payment Due Date May 19, 2005
Minimum Payment Due \$485.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,703.79 |
| Payments And Credits | - 0.00 |
| Purchases | + 155.42 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 240.22 |
| New Balance | = \$11,099.43 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 16.82 |
| New Cashback Bonus Earned | + 0.00 |
| | + 0.20 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|--------------------------------|----------|
| Other/Miscellaneous | Apr 19 | Apr 19 | LATE FEE | \$ 39.00 |
| | Apr 20 | Apr 20 | OVERLIMIT FEE | 35.00 |
| Gas/Automotive | Mar 28 | Mar 28 | PERFORMANCE TIRE 2152574650 PA | 81.42 |

Information For You

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

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07121%; corresponding ANNUAL PERCENTAGE RATE: 25.99%. Rate is subject to the terms of the offer including expiration.

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 | \$2253.39 | 0.07121% | 25.99% V | 25.99% | \$49.73 | none |
| Cash Advances | \$8629.07 | 0.07121% | 25.99% V | 25.99% | \$190.49 | \$0 |

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



\$10,888.51

\$242.00

Enter Amount Enclosed Below

Payment Due Date
June 19, 2005\$

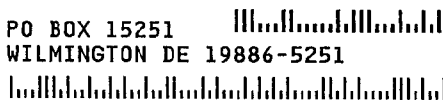
Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$88.51.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** today.

20 SDSN6A01 0005117
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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0000019864580793027881088885100000000024200

Discover Platinum Card Account Summary

Closing Date: May 20, 2005

page 1 of 2

Account number ending in 9371
Payment Due Date June 19, 2005
Minimum Payment Due \$242.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,099.43 |
| Payments And Credits | - 485.00 |
| Purchases | + 40.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 234.08 |
| New Balance | = \$10,888.51 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|------------|
| Payments and Credits | May 5 | May 5 | PHONE PAYMENT - THANK YOU | \$ -485.00 |
| Other/Miscellaneous | May 5 | May 5 | PAY-BY-PHONE PROCESSING FEE - DBT | -5.00 |
| | May 20 | May 20 | OVERLIMIT FEE | 35.00 |

Information For You

While we are permitted under the Cardmember Agreement to terminate any introductory or special rate because your Account was overlimit, we have chosen not to do so at this time. However, this will still be considered an overlimit occurrence for purposes of the Default Rate Plan. We reserve the right to terminate these special rates and to increase the APRs on your account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

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.

Build Your Savings on YOUR Schedule! Open a Discover Bank Money Market Account and sign up for AutoSavers today! Save money for whatever you wish by scheduling weekly, bi-weekly or monthly deposits into your Account! Visit

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2005

page 2 of 2

The Discover(R) Gift Card is a festive, prepaid card that works just like a credit card – at malls, online and most everywhere the Discover Card is welcomed. The Discover Gift Card is the perfect gift for everyone and every occasion, so your gift-giving possibilities are endless. And think of the time you'll save shopping and gift-wrapping.

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.

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 | \$2138.97 | 0.07121% | 25.99% V | 25.99% | \$45.69 | none |
| Cash Advances | \$8818.46 | 0.07121% | 25.99% V | 25.99% | \$188.39 | \$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).

Payment Due Date
July 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$405.46.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005118
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788112054600000000049100

Discover Platinum Card Account Summary

Closing Date: June 20, 2005

page 1 of 1

Account number ending in 9371
Payment Due Date July 19, 2005
Minimum Payment Due \$491.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|------------------------|----------------------|
| Previous Balance | \$10,888.51 |
| Payments And Credits | - 0.00 |
| Purchases | + 74.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 242.95 |
| New Balance | = \$11,205.46 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|-------------------------------|-----------------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|---------------|----------|
| Other/Miscellaneous | Jun 19 | Jun 19 | LATE FEE | \$ 39.00 |
| | Jun 20 | Jun 20 | OVERLIMIT FEE | 35.00 |

Information For You

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

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07121%; corresponding ANNUAL PERCENTAGE RATE: 25.99%. Rate is subject to the terms of the offer including expiration.

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 | \$1993.58 | 0.07121% | 25.99% V | 25.99% | \$44.01 | none |
| Cash Advances | \$9012.03 | 0.07121% | 25.99% V | 25.99% | \$198.94 | \$0 |

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

Payment Due Date
August 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$205.26.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005119
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788110052600249000024500

Discover Platinum Card Account Summary

Closing Date: July 20, 2005

page 1 of 2

Account number ending in 9371
Payment Due Date August 19, 2005
Minimum Payment Due \$245.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,205.46 |
| Payments And Credits | - 491.00 |
| Purchases | + 55.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 235.80 |
| New Balance | = \$11,005.26 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Jun 29 | Jun 29 | PHONE PAYMENT - THANK YOU | \$ -242.00 |
| | Jul 7 | Jul 7 | PAYMENT - THANK YOU | -249.00 |
| Other/Miscellaneous | Jun 29 | Jun 29 | PAY BY PHONE-PROCESSING FEE- DBT | 10.00 |
| | Jul 7 | Jul 7 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |
| | Jul 20 | Jul 20 | OVERLIMIT FEE | 35.00 |

Information For You

While we are permitted under the Cardmember Agreement to terminate any introductory or special rate because your Account was overlimit, we have chosen not to do so at this time. However, this will still be considered an overlimit occurrence for purposes of the Default Rate Plan. We reserve the right to terminate these special rates and to increase the APRs on your account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07121%; corresponding ANNUAL PERCENTAGE RATE: 25.99%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: July 20, 2005

page 2 of 2

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.

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 | \$1828.63 | 0.07121% | 25.99% V | 25.99% | \$39.05 | none |
| Cash Advances | \$9209.82 | 0.07121% | 25.99% V | 25.99% | \$196.75 | \$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).



Payment Due Date
September 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$524.81.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** today.

20 SDSN6A01 0005120
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.



000001986458079302788113248100000000049700

Discover Platinum Card Account Summary

Closing Date: August 20, 2005

page 1 of 1

| | | | |
|--------------------------|--------------------|------------------------|----------------------|
| Account number ending in | 9371 | Previous Balance | \$11,005.26 |
| Payment Due Date | September 19, 2005 | Payments And Credits | - 0.00 |
| Minimum Payment Due | \$497.00 | Purchases | + 74.00 |
| Credit Limit | \$10,800.00 | Cash Advances | + 0.00 |
| Credit Available | \$0.00 | Balance Transfers | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Finance Charges | + 245.55 |
| Cash Credit Available | \$0.00 | New Balance | = \$11,324.81 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|-------------------------------|-----------------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|---------------|----------|
| Other/Miscellaneous | Aug 19 | Aug 19 | LATE FEE | \$ 39.00 |
| | Aug 20 | Aug 20 | OVERLIMIT FEE | 35.00 |

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 | \$1711.64 | 0.07121% | 25.99% V | 25.99% | \$37.78 | none |
| Cash Advances | \$9411.97 | 0.07121% | 25.99% V | 25.99% | \$207.77 | \$0 |

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



\$11,084.00

\$247.00

Enter Amount Enclosed Below

Payment Due Date
October 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$284.66.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005121
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788110846600000000024700

Discover Platinum Card Account Summary

Closing Date: September 20, 2005 page 1 of 2

Account number ending in 9371
Payment Due Date October 19, 2005
Minimum Payment Due \$247.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,324.81 |
| Payments And Credits | - 536.00 |
| Purchases | + 45.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 250.85 |
| New Balance | = \$11,084.66 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|----------------------------------|------------|
| Payments and Credits | Sep 16 | Sep 16 | PHONE PAYMENT - THANK YOU | \$ -497.00 |
| | Sep 18 | Sep 18 | LATE CHARGE REFUND | -39.00 |
| Other/Miscellaneous | Sep 16 | Sep 16 | PAY-BY-PHONE-PROCESSING-FEE -DBT | 10.00 |
| | Sep 20 | Sep 20 | OVERLIMIT FEE | 35.00 |

Information For You

While we are permitted under the Cardmember Agreement to terminate any introductory or special rate because your Account was overlimit, we have chosen not to do so at this time. However, this will still be considered an overlimit occurrence for purposes of the Default Rate Plan. We reserve the right to terminate these special rates and to increase the APRs on your account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2005

page 2 of 2

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 | \$1742.19 | 0.07121% | 25.99% V | 25.99% | \$38.44 | none |
| Cash Advances | \$9621.98 | 0.07121% | 25.99% V | 25.99% | \$212.41 | \$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).

Payment Due Date
November 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$604.87.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005122
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788114048700000000053300

Discover Platinum Card Account Summary

Closing Date: October 20, 2005 page 1 of 1

Account number ending in 9371
Payment Due Date November 19, 2005
Minimum Payment Due \$533.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,084.66 |
| Payments And Credits | - 0.00 |
| Purchases | + 74.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 246.21 |
| New Balance | = \$11,404.87 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|-------------|-----------|---------------|----------|
| Other/Miscellaneous | Oct 20 | Oct 20 | LATE FEE | \$ 39.00 |
| | Oct 20 | Oct 20 | OVERLIMIT FEE | 35.00 |

Information For You

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

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.

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 | \$1367.12 | 0.07326% | 26.74% V | 26.74% | \$30.03 | none |
| Cash Advances | \$9836.09 | 0.07326% | 26.74% V | 26.74% | \$216.18 | \$0 |

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

Payment Due Date
December 19, 2005

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$378.41.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005123
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788111784100266000028000

Discover Platinum Card Account Summary

Closing Date: November 20, 2005

page 1 of 1

Account number ending in 9371
Payment Due Date December 19, 2005
Minimum Payment Due \$280.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,404.87 |
| Payments And Credits | - 533.00 |
| Purchases | + 50.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 256.54 |
| New Balance | = \$11,178.41 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary:
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Oct 30 | Oct 30 | PHONE PAYMENT - THANK YOU | \$ -267.00 |
| | Nov 15 | Nov 15 | PAYMENT - THANK YOU | -266.00 |
| Other/Miscellaneous | Oct 30 | Oct 30 | PAY BY-PHONE PROCESSING FEE - DBT | 10.00 |
| | Nov 15 | Nov 15 | PAY BY PHONE PROCESSING FEE - DBT | 5.00 |
| | Nov 20 | Nov 20 | OVERLIMIT FEE | 35.00 |

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 | \$1238.39 | 0.07326% | 26.74% V | 26.74% | \$28.11 | none |
| Cash Advances | \$10058.28 | 0.07326% | 26.74% V | 26.74% | \$228.43 | \$0 |

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

Payment Due Date
January 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$703.07.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005124
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788115030700000000056800

Discover Platinum Card Account Summary

Closing Date: December 20, 2005 page 1 of 1

Account number ending in 9371
Payment Due Date January 19, 2006
Minimum Payment Due \$568.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

Previous Balance \$11,178.41
Payments And Credits - 0.00
Purchases + 74.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 250.66
New Balance = \$11,503.07

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 17.02
New Cashback Bonus Earned + 0.00
Cashback Bonus Balance \$ 17.02
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|---------------------|-----------|----------------------|----------|
| Other/Miscellaneous | Dec 20 | Dec 20 LATE FEE | \$ 39.00 |
| | Dec 20 | Dec 20 OVERLIMIT FEE | 35.00 |

Information For You

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

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$1.4 million to the Make-A-Wish Foundation. You can make a child's dream come true by electing to donate your Cashback Bonus(R) to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

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 | \$1012.61 | 0.07395% | 26.99% V | 26.99% | \$22.45 | none |
| Cash Advances | \$10286.49 | 0.07395% | 26.99% V | 26.99% | \$228.21 | \$0 |

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

Payment Due Date
February 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$691.71.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.20 SDSN6A01 0005125
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788114917100000000057600

Discover Platinum Card Account Summary

Closing Date: January 20, 2006

page 1 of 1

Account number ending in 9371
 Payment Due Date February 19, 2006
 Minimum Payment Due \$576.00
 Credit Limit \$10,800.00
 Credit Available \$0.00
 Cash Credit Limit \$5,400.00
 Cash Credit Available \$0.00

Previous Balance \$11,503.07
 Payments And Credits - 354.00
 Purchases + 74.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 268.64
 New Balance = \$11,491.71

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 17.02
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 17.02
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 20How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---------------------------|------------|
| Payments and Credits | Jan 19 | Jan 19 | PHONE PAYMENT - THANK YOU | \$ -280.00 |
| | Jan 20 | Jan 20 | OVERLIMIT FEE REFUND | .35.00 |
| | Jan 20 | Jan 20 | LATE CHARGE REFUND | .39.00 |
| Other/Miscellaneous | Jan 20 | Jan 20 | LATE FEE | 39.00 |
| | Jan 20 | Jan 20 | OVERLIMIT FEE | 35.00 |

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 | \$1090.16 | 0.07463% | 27.24% V | 27.24% | \$25.21 | none |
| Cash Advances | \$10522.14 | 0.07463% | 27.24% V | 27.24% | \$243.43 | \$0 |

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

Payment Due Date
March 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$772.48.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005126
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788115724800288000057800

Discover Platinum Card Account Summary

Closing Date: February 20, 2006

page 1 of 1

Account number ending in 9371
Payment Due Date March 19, 2006
Minimum Payment Due \$578.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,491.71 |
| Payments And Credits | - 288.00 |
| Purchases | + 103.42 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 265.35 |
| New Balance | = \$11,572.48 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback-Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---------------------------------------|-----------|
| Payments and Credits | Jan 24 | Jan 19 | RETURNED PHONE PAYMENT | \$ 280.00 |
| | Jan 24 | Jan 24 | REPRESENTED PHONE PAYMENT - THANK YOU | -280.00 |
| | Jan 30 | Jan 30 | PAYMENT - THANK YOU | -288.00 |
| Other/Miscellaneous | Jan 24 | Jan 19 | ADJUSTMENT - FINANCE CHARGE | 0.42 |
| | Jan 24 | Jan 24 | FEE FOR RETURNED ACH PAYMENT | 29.00 |
| | Feb 20 | Feb 20 | LATE FEE | 39.00 |
| | Feb 20 | Feb 20 | OVERLIMIT FEE | 35.00 |

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 | \$701.53 | 0.07463% | 27.24% V | 27.24% | \$16.22 | none |
| Cash Advances | \$10768.32 | 0.07463% | 27.24% V | 27.24% | \$249.13 | \$0 |

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

Payment Due Date
April 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$819.57.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005127
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788116195700271000059800

Discover Platinum Card Account Summary

Closing Date: March 20, 2006

page 1 of 1

Account number ending in 9371
Payment Due Date April 19, 2006
Minimum Payment Due \$598.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,572.48 |
| Payments And Credits | - 271.00 |
| Purchases | + 74.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 244.09 |
| New Balance | = \$11,619.57 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

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1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------|------------|
| Payments and Credits | Mar 9 | Mar 9 | PAYMENT - THANK YOU | \$ -271.00 |
| Other/Miscellaneous | Mar 20 | Mar 20 | LATE FEE | 39.00 |
| | Mar 20 | Mar 20 | OVERLIMIT FEE | 35.00 |

Information For You

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

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: 28 days | | | | | | |
| Purchases | \$565.36 | 0.07532% | 27.49% V | 27.49% | \$11.92 | none |
| Cash Advances | \$11008.91 | 0.07532% | 27.49% V | 27.49% | \$232.17 | \$0 |

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

Payment Due Date
May 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$526.43.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005128
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788113264300307000028700

Discover Platinum Card Account Summary

Closing Date: April 20, 2006 page 1 of 1

Account number ending in 9371
Payment Due Date May 19, 2006
Minimum Payment Due \$287.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,619.57 |
| Payments And Credits | - 614.00 |
| Purchases | + 49.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 271.86 |
| New Balance | = \$11,326.43 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Apr 5 | Apr 5 | PHONE PAYMENT - THANK YOU | \$ -307.00 |
| | Apr 15 | Apr 15 | PAYMENT - THANK YOU | -307.00 |
| Other/Miscellaneous | Apr 5 | Apr 5 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |
| | Apr 20 | Apr 20 | OVERLIMIT FEE | 39.00 |

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 | \$305.99 | 0.07600% | 27.74% V | 27.74% | \$7.20 | none |
| Cash Advances | \$11233.32 | 0.07600% | 27.74% V | 27.74% | \$264.66 | \$0 |

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

Payment Due Date
June 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$208.31.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005129
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

PO BOX 15251
WILMINGTON DE 19886-5251

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000001986458079302788110083100307000027200

Discover Platinum Card Account Summary

Closing Date: May 20, 2006

page 1 of 1

Account number ending in 9371
Payment Due Date June 19, 2006
Minimum Payment Due \$272.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,326.43 |
| Payments And Credits | - 614.00 |
| Purchases | + 39.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 256.88 |
| New Balance | = \$11,008.31 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | |
|----------------------|-------------|-----------|--------------------------------|
| Payments and Credits | May 5 | May 5 | PAYMENT - THANK YOU \$ -307.00 |
| | May 19 | May 19 | PAYMENT - THANK YOU -307.00 |
| Other/Miscellaneous | May 20 | May 20 | OVERLIMIT FEE 39.00 |

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 | \$26.67 | 0.07600% | 27.74% V | 27.74% | \$0.60 | none |
| Cash Advances | \$11240.31 | 0.07600% | 27.74% V | 27.74% | \$256.28 | \$0 |

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

Payment Due Date
July 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$901.61.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** today.

20 SDSN6A01 0005130
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788117016100000000056000

Discover Platinum Card Account Summary

Closing Date: June 20, 2006

page 1 of 2

Account number ending in 9371
Payment Due Date July 19, 2006
Minimum Payment Due \$560.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|------------------------|----------------------|
| Previous Balance | \$11,008.31 |
| Payments And Credits | - 307.00 |
| Purchases | + 113.47 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 272.83 |
| New Balance | = \$11,701.61 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|-------------------------------|-----------------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------|-----------|
| Payments and Credits | May 25 | May 19 | PAYMENT ADJUSTMENT | \$ 307.00 |
| Other/Miscellaneous | May 25 | May 19 | ADJUSTMENT - FINANCE CHARGE | 0.47 |
| | May 25 | May 25 | RETURNED CHECK CHARGE | 35.00 |
| | Jun 20 | Jun 20 | OVERLIMIT FEE | 39.00 |
| | Jun 20 | Jun 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: June 20, 2006

page 2 of 2

Congratulations to the 2006 National Discover(R) Card Tribute Award(R) Scholarship winners: Jacqueline Bavier, Stephen Carlson, Winter Downing, Tyler Fortney, Bethany Lyon, Monika Mackow, Desiree Nelson, Seth Robinson, William Stone, and Tess Stoops. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute

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 | \$70.84 | 0.07668% | 27.99% V | 27.99% | \$1.68 | none |
| Cash Advances | \$11406.84 | 0.07668% | 27.99% V | 27.99% | \$271.15 | \$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).

Payment Due Date
August 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$663.99.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005131
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

00000198645807930278811463990000000028900

Discover Platinum Card Account Summary

Closing Date: July 20, 2006

page 1 of 1

Account number ending in 9371
Payment Due Date August 19, 2006
Minimum Payment Due \$289.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,701.61 |
| Payments And Credits | - 560.00 |
| Purchases | + 49.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 273.38 |
| New Balance | = \$11,463.99 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Jul 18 | Jul 18 | PHONE PAYMENT - THANK YOU | \$ -560.00 |
| Other/Miscellaneous | Jul 18 | Jul 18 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |
| | Jul 20 | Jul 20 | OVERLIMIT FEE | 39.00 |

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 | \$141.57 | 0.07737% | 28.24% V | 28.24% | \$3.27 | none |
| Cash Advances | \$11637.21 | 0.07737% | 28.24% V | 28.24% | \$270.11 | \$0 |

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

Payment Due Date
October 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$761.78.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005132
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788115617800000000057700

Discover Platinum Card Account Summary

Closing Date: September 20, 2006

page 1 of 2

Account number ending in 9371
Payment Due Date October 19, 2006
Minimum Payment Due \$577.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,177.19 |
| Payments And Credits | - 0.00 |
| Purchases | + 113.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 271.59 |
| New Balance | = \$11,561.78 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary:
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------------------------|------------|
| Payments and Credits | Sep 3 | Sep 3 | PHONE PAYMENT - THANK YOU | \$ -682.00 |
| | Sep 7 | Sep 3 | RETURNED PHONE PAYMENT | 682.00 |
| | Sep 7 | Sep 7 | REPRESENTED PHONE PAYMENT - THANK YOU | -682.00 |
| | Sep 12 | Sep 7 | RETURNED PHONE PAYMENT | 682.00 |
| Other/Miscellaneous | Sep 7 | Sep 7 | FEE FOR RETURNED ACH PAYMENT | 35.00 |
| | Sep 20 | Sep 20 | OVERLIMIT FEE | 39.00 |
| | Sep 20 | Sep 20 | LATE FEE | 39.00 |

Information For You

The address provided in your Cardmember Agreement to request a beneficiary designation form for your Scheduled Air Travel Accident Insurance has changed. The new address is AIG Accident & Health Division, 300 South Riverside Plaza, Suite 2100, Chicago, Illinois 60606-6613.

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2006

page 2 of 2

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07737%; corresponding ANNUAL PERCENTAGE RATE: 28.24%. Rate is subject to the terms of the offer including expiration.

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

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 | \$56.03 | 0.07737% | 28.24% V | 28.24% | \$1.34 | none |
| Cash Advances | \$11267.73 | 0.07737% | 28.24% V | 28.24% | \$270.25 | \$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).

Payment Due Date
November 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$270.03.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005133
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788110700300000000027600

Discover Platinum Card Account Summary

Closing Date: October 20, 2006

page 1 of 2

Account number ending in 9371
Payment Due Date November 19, 2006
Minimum Payment Due \$276.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,561.78 |
| Payments And Credits | - 762.00 |
| Purchases | + 10.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 260.25 |
| New Balance | = \$11,070.03 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary:
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|------------|
| Payments and Credits | Oct 2 | Oct 2 | PHONE PAYMENT - THANK YOU | \$ -762.00 |
| Other/Miscellaneous | Oct 2 | Oct 2 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |

Information For You

The address provided in your Cardmember Agreement to request a beneficiary designation form for your Scheduled Air Travel Accident Insurance has changed. The new address is AIG Accident & Health Division, 300 South Riverside Plaza, Suite 2100, Chicago, Illinois 60606-6613.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07737%; corresponding ANNUAL PERCENTAGE RATE: 28.24%. Rate is subject to the terms of the offer including expiration.

Discovercard.com provides you with the easiest online self-service options that put you in control of your account. Make a payment today or schedule one in advance. Sign up for timely e-mail reminders to help you avoid fees. Easy account management is just a click away! Register or log in to Discovercard.com/registermyaccount

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2006

page 2 of 2

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

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 | \$63.89 | 0.07737% | 28.24% V | 28.24% | \$1.47 | none |
| Cash Advances | \$11148.92 | 0.07737% | 28.24% V | 28.24% | \$258.78 | \$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).

Payment Due Date
December 19, 2006

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$193.87.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005134
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788109938700350000027900

Discover Platinum Card Account Summary

Closing Date: November 20, 2006

page 1 of 2

Account number ending in 9371
Payment Due Date December 19, 2006
Minimum Payment Due \$279.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,070.03 |
| Payments And Credits | - 350.00 |
| Purchases | + 10.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 263.84 |
| New Balance | = \$10,993.87 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|------------|
| Payments and Credits | Nov 3 | Nov 3 | PAYMENT - THANK YOU | \$ -350.00 |
| Other/Miscellaneous | Nov 3 | Nov 3 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07737%; corresponding ANNUAL PERCENTAGE RATE: 28.24%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: November 20, 2006

page 2 of 2

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 | \$10.72 | 0.07737% | 28.24% V | 28.24% | \$0.25 | none |
| Cash Advances | \$10990.00 | 0.07737% | 28.24% V | 28.24% | \$263.59 | \$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).

Payment Due Date
January 19, 2007

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$107.16.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005135
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788109071600350000026900

Discover Platinum Card Account Summary

Closing Date: December 20, 2006

page 1 of 2

Account number ending in 9371
Payment Due Date January 19, 2007
Minimum Payment Due \$269.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,993.87 |
| Payments And Credits | - 350.00 |
| Purchases | + 10.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 253.29 |
| New Balance | = \$10,907.16 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus®-Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------------|------------|
| Payments and Credits | Dec 3 | Dec 3 | PAYMENT - THANK YOU | \$ -350.00 |
| Other/Miscellaneous | Dec 3 | Dec 3 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05477%; corresponding ANNUAL PERCENTAGE RATE: 19.99%. Rate is subject to the terms of the offer including expiration.

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 | \$10.19 | 0.07737% | 28.24% V | 28.24% | \$0.23 | none |
| Cash Advances | \$10902.54 | 0.07737% | 28.24% V | 28.24% | \$253.06 | \$0 |

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

Cashback Bonus[®] Award Summary

| | | |
|---------------------------------------|--------------|--------------|
| Cashback Bonus Anniversary Date: | September 20 | Balance |
| Previous Cashback Bonus Award Balance | \$ | 17.02 |
| Purchase Award This Period | + | 0.00 |
| Cashback Bonus Award Total | | 17.02 |
| Cashback Bonus Award Balance | | 17.02 |
| Award Available to Redeem | \$ | 0.00 |

Payment Due Date
February 19, 2007

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$456.23.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005136
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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

000001986458079302788112562300350000055000

Discover Platinum Card Account Summary

| | | | | |
|--|-------------------|----------------------|------------------|-------------|
| Account number ending in | 9371 | Closing Date: | January 20, 2007 | page 1 of 2 |
| Payment Due Date | February 19, 2007 | Previous Balance | | \$10,907.16 |
| Minimum Payment Due | \$550.00 | Payments And Credits | - | 0.00 |
| Credit Limit | \$10,800.00 | Purchases | + | 84.00 |
| Credit Available | \$0.00 | Cash Advances | + | 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + | 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + | 265.07 |
| | | New Balance | = | \$11,256.23 |
| You may be able to avoid Periodic Finance Charges, see the reverse side for details. | | | | |

Cashback Bonus®

| | | |
|--|----|-------|
| Opening Cashback Bonus Balance | \$ | 17.02 |
| New Cashback Bonus Earned | + | 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ | 17.02 |
| | \$ | 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|----------------------|-----------|-----------------------------------|------------|
| Payments and Credits | Jan 3 | PAYMENT - THANK YOU | \$ -350.00 |
| | Jan 11 | PAYMENT ADJUSTMENT | 350.00 |
| Other/Miscellaneous | Jan 3 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |
| | Jan 11 | RETURNED CHECK CHARGE | 35.00 |
| | Jan 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07737%; corresponding ANNUAL PERCENTAGE RATE: 28.24%. Rate is subject to the terms of the offer including expiration.

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

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2007

page 2 of 2

Cut back on mailbox clutter! Sign up for Paperless Statements and simplify the way you manage your account. We'll send you an e-mail as soon as your statement is available online. And, while you're at Discovercard.com, you can pay your bill quickly and easily. Sign up at Discovercard.com/ps

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 | \$27.50 | 0.07737% | 28.24% V | 28.24% | \$0.65 | none |
| Cash Advances | \$11024.35 | 0.07737% | 28.24% V | 28.24% | \$264.42 | \$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)

Payment Due Date
March 19, 2007

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$608.49.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.20 SDSN6A01 0005137
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788114084900200000063900

Discover Platinum Card Account Summary

Closing Date: February 20, 2007

page 1 of 2

Account number ending in 9371
Payment Due Date March 19, 2007
Minimum Payment Due \$639.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,256.23 |
| Payments And Credits | - 200.00 |
| Purchases | + 79.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 273.26 |
| New Balance | = \$11,408.49 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|--|----------|
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|---------------------|--------------|---------------------------------------|-----------------------------------|
| Payments and Credits | Feb 2 | Feb 2 | PHONE PAYMENT - THANK YOU | \$ -350.00 |
| | Feb 7 | Feb 7 | REPRESENTED PHONE PAYMENT - THANK YOU | -350.00 |
| | Feb 7 | Feb 2 | RETURNED PHONE PAYMENT | 350.00 |
| | Feb 12 | Feb 7 | RETURNED PHONE PAYMENT | 350.00 |
| | Feb 12 | Feb 12 | REPRESENTED PHONE PAYMENT - THANK YOU | -350.00 |
| | Feb 15 | Feb 12 | RETURNED PHONE PAYMENT | 350.00 |
| | Feb 19 | Feb 19 | PAYMENT - THANK YOU | -200.00 |
| | Other/Miscellaneous | Feb 2 | Feb 2 | PAY BY PHONE PROCESSING FEE - DBT |
| Feb 7 | | Feb 7 | FEE FOR RETURNED ACH PAYMENT | -35.00 |
| Feb 20 | | Feb 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07737%; corresponding ANNUAL PERCENTAGE RATE: 28.24%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: February 20, 2007

page 2 of 2

*** 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.

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

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 | \$108.81 | 0.07737% | 28.24% V | 28.24% | \$2.59 | none |
| Cash Advances | \$11285.07 | 0.07737% | 28.24% V | 28.24% | \$270.67 | \$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).

Payment Due Date
April 19, 2007

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$582.01.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005138
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788113820100350000055400

Discover Platinum Card Account Summary

| | | | |
|--------------------------|----------------|------------------------------|---------------|
| Account number ending in | 9371 | Closing Date: March 20, 2007 | page 1 of 2 |
| Payment Due Date | April 19, 2007 | Previous Balance | \$11,408.49 |
| Minimum Payment Due | \$554.00 | Payments And Credits | - 350.00 |
| Credit Limit | \$10,800.00 | Purchases | + 74.00 |
| Credit Available | \$0.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + 249.52 |
| | | New Balance | = \$11,382.01 |

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

Cashback Bonus®

Cashback Bonus® Anniversary-
Date: September 20

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|---------------------------|------------|
| Payments and Credits | Mar 3 | Mar 3 | PAYMENT - THANK YOU | \$ -350.00 |
| | Mar 9 | Mar 3 | PAYMENT ADJUSTMENT | 350.00 |
| | Mar 19 | Mar 19 | PHONE PAYMENT - THANK YOU | -350.00 |
| Other/Miscellaneous | Mar 9 | Mar 9 | RETURNED CHECK CHARGE | 35.00 |
| | Mar 20 | Mar 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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

Get the flexibility of a home equity credit line with the certainty of a fixed-rate loan! The new Discover Home Equity Line of Credit is guaranteed never to increase more than 1.50 percentage points over your initial rate during the first 5 years. Apply online at Discoverhomeloans.com today.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: March 20, 2007

page 2 of 2

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: 28 days | | | | | | |
| Purchases | \$91.65 | 0.07737% | 28.24% V | 28.24% | \$1.97 | none |
| Cash Advances | \$11426.83 | 0.07737% | 28.24% V | 28.24% | \$247.55 | \$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).

Payment Due Date
May 19, 2007

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$549.55.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discover.com/payments today.

20 SDSN6A01 0005139
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788113495500350000049800

Discover Platinum Card Account Summary

| | | | |
|--------------------------|--------------|------------------------------|---------------|
| Account number ending in | 9371 | Closing Date: April 20, 2007 | page 1 of 1 |
| Payment Due Date | May 19, 2007 | Previous Balance | \$11,382.01 |
| Minimum Payment Due | \$498.00 | Payments And Credits | - 350.00 |
| Credit Limit | \$10,800.00 | Purchases | + 39.00 |
| Credit Available | \$0.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + 278.54 |
| | | New Balance | = \$11,349.55 |

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

Cashback Bonus®

| | |
|--|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance Available to Redeem | \$ 17.02 |
| | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

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 \$ -350.00 |
| Other/Miscellaneous | Apr 20 | Apr 20 | LATE FEE 39.00 |

Information For You

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

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 | \$32.45 | 0.07942% | 28.99% F | 28.99% | \$0.79 | none |
| Cash Advances | \$11281.58 | 0.07942% | 28.99% F | 28.99% | \$277.75 | \$0 |

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

Payment Due Date
June 19, 2007

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$298.69.

Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.

20 SDSN6A01 0005140
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788110986900248000021900

Discover More Card Account Summary

Closing Date: May 20, 2007

page 1 of 2

Account number ending in 9371
Payment Due Date June 19, 2007
Minimum Payment Due \$219.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$11,349.55 |
| Payments And Credits | - 498.00 |
| Purchases | + 80.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 167.14 |
| New Balance | = \$11,098.69 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20

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? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|---------------------------------------|------------|
| Payments and Credits | Apr 30 | Apr 30 | PHONE PAYMENT - THANK YOU | \$ -250.00 |
| | May 3 | Apr 30 | RETURNED PHONE PAYMENT | 250.00 |
| | May 3 | May 3 | PAYMENT - THANK YOU | -350.00 |
| | May 3 | May 3 | REPRESENTED PHONE PAYMENT - THANK YOU | -250.00 |
| | May 11 | May 3 | PAYMENT ADJUSTMENT | 350.00 |
| | May 19 | May 19 | PAYMENT - THANK YOU | -248.00 |
| Other/Miscellaneous | Apr 30 | Apr 30 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |
| | May 3 | May 3 | FEE FOR RETURNED ACH PAYMENT | 35.00 |
| | May 11 | May 11 | RETURNED CHECK CHARGE | 35.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04929%; corresponding ANNUAL PERCENTAGE RATE: 17.99%. Rate is subject to the terms of the offer including expiration.

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2007

page 2 of 2

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 | \$55.90 | 0.04929% | 17.99% F | 17.99% | \$0.82 | none |
| Cash Advances | \$11247.77 | 0.04929% | 17.99% F | 17.99% | \$166.32 | \$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).

Payment Due Date
July 19, 2007

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.20 SDSN6A01 0005141
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788106321100294000021000

Discover More Card Account Summary

| | | | | |
|--------------------------|---------------|----------------------|---------------|-------------|
| Account number ending in | 9371 | Closing Date: | June 20, 2007 | page 1 of 2 |
| Payment Due Date | July 19, 2007 | Previous Balance | | \$11,098.69 |
| Minimum Payment Due | \$210.00 | Payments And Credits | - | 644.00 |
| Credit Limit | \$10,800.00 | Purchases | + | 10.00 |
| Credit Available | \$167.00 | Cash Advances | + | 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + | 0.00 |
| Cash Credit Available | \$167.00 | Finance Charges | + | 167.42 |
| | | New Balance | = | \$10,632.11 |

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

Cashback Bonus®

| | | |
|--------------------------------|----|-------|
| Opening Cashback Bonus Balance | \$ | 17.02 |
| New Cashback Bonus Earned | + | 0.00 |
| Cashback Bonus Balance | \$ | 17.02 |
| Available to Redeem | \$ | 0.00 |

Cashback-Bonus® Anniversary
Date: September 20Cashback 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?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|------------|
| Payments and Credits | Jun 3 | Jun 3 | PAYMENT - THANK YOU | \$ -350.00 |
| | Jun 19 | Jun 19 | PAYMENT - THANK YOU | -294.00 |
| Other/Miscellaneous | Jun 19 | Jun 19 | PAY BY PHONE PROCESSING FEE - DBT | -10.00 |

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04929%; corresponding ANNUAL PERCENTAGE
RATE: 17.99%. Rate is subject to the terms of the offer including expiration.Soon we'll no longer be printing your full account number on your statement. It's just another way to keep your information
safe. But of course, if for any reason you need your full account number, it'll still be right there on your card.Build rewards faster with top online retailers such as Target.com, DicksSportingGoods.com, LandsEnd.com, iTunes.com and
many more when you link through ShopDiscover. Just visit Discovercard.com/shop to see our full listing of online retailers!

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: June 20, 2007

page 2 of 2

Congratulations to the 2007 National Discover(R) Card Tribute Award(R) Scholarship winners: Shanna Decker, Karlynda Johnson, July Lee, Emily Lester, Kathleen McGlynn, Eric Ndikumana, Danica Samuels, Kelsey Tainsh, Kelly Wolfe and Stephanie Wong. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute to learn more.

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 | \$34.92 | 0.04929% | 17.99% F | 17.99% | \$0.51 | none |
| Cash Advances | \$10923.79 | 0.04929% | 17.99% F | 17.99% | \$166.91 | \$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).

Payment Due Date
August 19, 2007

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.20 SDSN6A01 0005142
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788105061500294000020700

Discover More Card Account Summary

| | | | |
|--------------------------|-----------------|-----------------------------|---------------|
| Account number ending in | 9371 | Closing Date: July 20, 2007 | page 1 of 1 |
| Payment Due Date | August 19, 2007 | Previous Balance | \$10,632.11 |
| Minimum Payment Due | \$207.00 | Payments And Credits | - 294.00 |
| Credit Limit | \$10,800.00 | Purchases | + 10.00 |
| Credit Available | \$293.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$293.00 | Finance Charges | + 158.04 |
| | | New Balance | = \$10,506.15 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary -
Date: September 20

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?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|------------|
| Payments and Credits | Jul 19 | Jul 19 | PAYMENT - THANK YOU | \$ -294.00 |
| Other/Miscellaneous | Jul 19 | Jul 19 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04929%; corresponding ANNUAL PERCENTAGE
RATE: 17.99%. 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: 30 days | | | | | | |
| Purchases | \$10.53 | 0.04929% | 17.99% F | 17.99% | \$0.13 | none |
| Cash Advances | \$10678.96 | 0.04929% | 17.99% F | 17.99% | \$157.91 | \$0 |

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

Manage your account your way - whether you prefer to speak with a live person or manage it on your own, Discover(R)
Card has the right account management options for you. Visit Discovercard.com or call 1-800-DISCOVER

Payment Due Date
September 19, 2007Please make check payable to Discover Card or
pay online @ Discovercard.com.20 SDSN6A01 0005143
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788103835800294000020500

Discover More Card Account Summary

Closing Date: August 20, 2007

page 1 of 1

Account number ending in 9371
Payment Due Date September 19, 2007
Minimum Payment Due \$205.00
Credit Limit \$10,800.00
Credit Available \$416.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$400.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,506.15 |
| Payments And Credits | - 294.00 |
| Purchases | + 10.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 161.43 |
| New Balance | = \$10,383.58 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| 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?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|------------|
| Payments and Credits | Aug 19 | Aug 19 | PAYMENT - THANK YOU | \$ -294.00 |
| Other/Miscellaneous | Aug 19 | Aug 19 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |

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 | \$10.18 | 0.04929% | 17.99% F | 17.99% | \$0.14 | none |
| Cash Advances | \$10555.67 | 0.04929% | 17.99% F | 17.99% | \$161.29 | \$0 |

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

Manage your budget, track your spending and avoid fees with FREE timely e-mail reminders. Learn more about e-mail
reminders and other easy online account management options at Discovercard.com/reminders

Payment Due Date
October 19, 2007

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$118.00.20 SDSN6A01 0005144
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788106719200294000032800

Discover More Card Account Summary

Closing Date: September 20, 2007

page 1 of 2

Account number ending in 9371
Payment Due Date October 19, 2007
Minimum Payment Due \$328.00
Credit Limit \$10,800.00
Credit Available \$128.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$128.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,383.58 |
| Payments And Credits | - 0.00 |
| Purchases | + 123.29 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 165.05 |
| New Balance | = \$10,671.92 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

Cashback Bonus® Anniversary
Date: September 20How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|----------------|--------------|-----------------------------------|-----------|
| Payments and Credits | Aug 30 | Aug 19 | PAYMENT ADJUSTMENT | \$ 294.00 |
| | Sep 19 | Sep 19 | PAYMENT - THANK YOU | -294.00 |
| Other/Miscellaneous | Aug 30 | Aug 19 | ADJUSTMENT - LATE CHARGE | 39.00 |
| | Aug 30 | Aug 19 | ADJUSTMENT - FINANCE CHARGE | 0.29 |
| | Aug 30 | Aug 30 | RETURNED CHECK CHARGE | 35.00 |
| | Sep 19 | Sep 19 | PAY BY PHONE PROCESSING FEE - DBT | 10.00 |
| | Sep 20 | Sep 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2007

page 2 of 2

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 | \$81.48 | 0.04929% | 17.99% F | 17.99% | \$1.22 | none |
| Cash Advances | \$10721.62 | 0.04929% | 17.99% F | 17.99% | \$163.83 | \$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).

Payment Due Date
November 19, 2007

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$544.20.

Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.

20 SDSN6A01 0005145
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

00000198645807930278811344200000000090200

Discover More Card Account Summary

Closing Date: October 20, 2007

page 1 of 2

Account number ending in 9371
Payment Due Date November 19, 2007
Minimum Payment Due \$902.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|----------------------|---------------|
| Previous Balance | \$10,671.92 |
| Payments And Credits | - 294.00 |
| Purchases | + 113.29 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 264.99 |
| New Balance | = \$11,344.20 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |

Cashback Bonus® Anniversary
Date: September 20

| | |
|------------------------|----------|
| Cashback Bonus Balance | \$ 17.02 |
| Available to Redeem | \$ 0.00 |

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|----------------------|-------------|-----------|-----------------------------|-----------|
| Payments and Credits | Sep 26 | Sep 19 | PAYMENT ADJUSTMENT | \$ 294.00 |
| Other/Miscellaneous | Sep 26 | Sep 19 | ADJUSTMENT - FINANCE CHARGE | 0.29 |
| | Sep 26 | Sep 26 | RETURNED CHECK CHARGE | 35.00 |
| | Oct 20 | Oct 20 | OVERLIMIT FEE | 39.00 |
| | Oct 20 | Oct 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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

Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2007

page 2 of 2

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 | \$175.65 | 0.07942% | 28.99% F | 28.99% | \$4.16 | none |
| Cash Advances | \$10947.20 | 0.07942% | 28.99% F | 28.99% | \$260.83 | \$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).

Payment Due Date
December 19, 2007

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$904.83.

Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.

20 SDSN6A01 0005146
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788117048300000000120000

Discover More Card Account Summary

Closing Date: November 20, 2007

page 1 of 1

Account number ending in 9371
Payment Due Date December 19, 2007
Minimum Payment Due \$1,200.00
Credit Limit \$10,800.00
Credit Available \$0.00
Cash Credit Limit \$5,400.00
Cash Credit Available \$0.00

| | |
|------------------------|----------------------|
| Previous Balance | \$11,344.20 |
| Payments And Credits | - 0.00 |
| Purchases | + 78.00 |
| Cash Advances | + 0.00 |
| Balance Transfers | + 0.00 |
| Finance Charges | + 282.63 |
| New Balance | = \$11,704.83 |

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

Cashback Bonus®

| | |
|--------------------------------|----------|
| Opening Cashback Bonus Balance | \$ 17.02 |
| New Cashback Bonus Earned | + 0.00 |
| Redemptions This Period | - 17.02 |

Cashback Bonus® Anniversary
Date: September 20

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

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|---------------|----------|
| Other/Miscellaneous | Nov 20 | Nov 20 | OVERLIMIT FEE | \$ 39.00 |
| | Nov 20 | Nov 20 | LATE FEE | 39.00 |

Information For You

*** 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 | \$264.85 | 0.07942% | 28.99% F | 28.99% | \$6.50 | none |
| Cash Advances | \$11215.52 | 0.07942% | 28.99% F | 28.99% | \$276.13 | \$0 |

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

Payment Due Date
January 19, 2008

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$1,200.00.

20 SDSN6A01 0005147

GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788120649300000000149800

Discover More Card Account Summary

| | | | |
|---|------------------|---------------------------------|---------------|
| Account number ending in | 9371 | Closing Date: December 20, 2007 | page 1 of 2 |
| Payment Due Date | January 19, 2008 | Previous Balance | \$11,704.83 |
| Minimum Payment Due | \$1,498.00 | Payments And Credits | - 0.00 |
| Credit Limit | \$10,800.00 | Purchases | + 78.00 |
| Credit Available | \$0.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + 282.10 |
| | | New Balance | = \$12,064.93 |
| You may be able to avoid Periodic Finance Charges, see the reverse side for details. | | | |

Cashback Bonus®

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

Cashback Bonus®-Anniversary
Date: September 20How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|---------------------|--------------|----------------------|----------|
| Other/Miscellaneous | Dec 20 | Dec 20 OVERLIMIT FEE | \$ 39.00 |
| | Dec 20 | Dec 20 LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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

Real answers from real people.

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

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Closing Date: December 20, 2007

page 2 of 2

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 | \$350.22 | 0.07942% | 28.99% F | 28.99% | \$8.33 | none |
| Cash Advances | \$11490.39 | 0.07942% | 28.99% F | 28.99% | \$273.77 | \$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).

Payment Due Date
February 19, 2008

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$1,498.00.20 SDSN6A01 0005148
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.PO BOX 15251
WILMINGTON DE 19886-5251Address, 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.

000001986458079302788124435200000000181400

Discover More Card Account Summary

| | | | |
|--------------------------|-------------------|---|---------------|
| Account number ending in | 9371 | Closing Date: January 20, 2008 | page 1 of 2 |
| Payment Due Date | February 19, 2008 | Previous Balance | \$12,064.93 |
| Minimum Payment Due | \$1,814.00 | Payments And Credits | - 0.00 |
| Credit Limit | \$10,800.00 | Purchases | + 78.00 |
| Credit Available | \$0.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + 300.59 |
| | | New Balance | = \$12,443.52 |
| | | You may be able to avoid Periodic Finance Charges, see the reverse side for details. | |

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 20**How Can We Help You?**
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

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

| | Trans. Date | Post Date | | |
|---------------------|----------------|--------------|---------------|----------|
| Other/Miscellaneous | Jan 20 | Jan 20 | OVERLIMIT FEE | \$ 39.00 |
| | Jan 20 | Jan 20 | LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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Real answers from real people.

When you have a question or concern about your Discover® Card account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 20, 2008


page 2 of 2


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 | \$437.73 | 0.07942% | 28.99% F | 28.99% | \$10.76 | none |
| Cash Advances | \$11772.03 | 0.07942% | 28.99% F | 28.99% | \$289.83 | \$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).




 Payment Due Date
March 19, 2008

 \$ 

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$2,031.54.

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit **Discover.com/payments** today.

20 SDSN6A01 0005149
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420

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.

000001986458079302788128315400000000214000

Discover More Card Account Summary

| | | | |
|--------------------------|----------------|---------------------------------|---------------|
| Account number ending in | 9371 | Closing Date: February 20, 2008 | page 1 of 1 |
| Payment Due Date | March 19, 2008 | Previous Balance | \$12,443.52 |
| Minimum Payment Due | \$2,140.00 | Payments And Credits | - 0.00 |
| Credit Limit | \$10,800.00 | Purchases | + 78.00 |
| Credit Available | \$0.00 | Cash Advances | + 0.00 |
| Cash Credit Limit | \$5,400.00 | Balance Transfers | + 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + 310.02 |
| | | New Balance | = \$12,831.54 |

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

Cashback Bonus®

| | |
|--------------------------------|----------------|
| Opening Cashback Bonus Balance | \$ 0.00 |
| New Cashback Bonus Earned | + 0.00 |
| Cashback Bonus Balance | \$ 0.00 |
| Available to Redsem | \$ 0.00 |

Cashback Bonus® Anniversary
 Date: September 20

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
 For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

| Trans. Date | Post Date | | |
|---------------------|-----------|----------------------|----------|
| Other/Miscellaneous | Feb 20 | Feb 20 OVERLIMIT FEE | \$ 39.00 |
| | Feb 20 | Feb 20 LATE FEE | 39.00 |

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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 | \$527.56 | 0.07942% | 28.99% F | 28.99% | \$12.97 | none |
| Cash Advances | \$12065.34 | 0.07942% | 28.99% F | 28.99% | \$297.05 | \$0 |

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

Payment Due Date
April 21, 2008

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$2,397.00.22 SDSN6A01 0005151
GRAHAM, TAMMY A
12 MOTOR CITY DR
CLEARFIELD PA 16830-8420Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments 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.

000001986458079302788128315400000001283154

Discover More Card Account Summary

| | | | | |
|--------------------------|----------------|----------------------|----------------|-------------|
| Account number ending in | 9371 | Closing Date: | March 22, 2008 | page 1 of 1 |
| Payment Due Date | April 21, 2008 | Previous Balance | | \$12,831.54 |
| Minimum Payment Due | \$12,831.54 | Payments And Credits | - | 0.00 |
| Credit Limit | \$10,800.00 | Purchases | + | 0.00 |
| Credit Available | \$0.00 | Cash Advances | + | 0.00 |
| Cash Credit Limit | \$0.00 | Balance Transfers | + | 0.00 |
| Cash Credit Available | \$0.00 | Finance Charges | + | 0.00 |
| | | New Balance | = | \$12,831.54 |

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 22How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit **Discover.com** to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

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: 22 days | | | | | | |
| Purchases | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | none |
| Cash Advances | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | \$0 |
| previous billing period: 9 days | | | | | | |
| Purchases | \$0 | 0.07942% | 28.99% F | 28.99% | \$0 | none |

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

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at Discover MoreSM: P.O. Box 15192, Wilmington, DE 19850-5192, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Payments received on or after 1 PM Monday through Friday or on a weekend or bank holiday will be posted to your Account as of the next business day. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement zip code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount requested by you, from your bank account. In order to cancel a payment we must receive notice at least three days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at address listed in the previous paragraph.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover MoreSM Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

PERIODIC FINANCE CHARGES. Periodic Finance Charges are imposed on all transactions from the date the transaction is posted to your Account until the date you pay your entire New Balance, by making payments or receiving credits. However, we will provide the following "grace period." If you paid the New Balance on your previous billing statement by the Payment Due Date shown on that statement, and you pay the New Balance by the Payment Due Date on this statement, we will not impose Periodic Finance Charges on new purchases that first appeared on that billing statement. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges on those new purchases. There is no grace period on balance transfers or cash advances.

We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category: $\text{Average Daily Balance} \times \text{number of days in the billing period} \times \text{Daily Periodic Rate}$ (See the finance charge summary on your statement for these amounts.) Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date shown on that statement, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on the current billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement.

We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been zero on the first day of the billing period. If a transaction is posted to your Account after the close of the billing period in which it occurs, we will treat the transaction as having occurred on the first day of the billing period in which it is posted to your Account.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category. When the special rate expires, we move the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges to the standard purchase transaction category. However, if the special rate has been terminated under the Default Rate Plan, we leave the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges in the applicable transaction category until the special rate would have expired.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover[®] MoreSM Card is issued by Discover Bank, Member FDIC.

SDSN6A01 0005150 ZX5

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 Motion, and that the facts set forth in the foregoing Motion are true and correct to the best of his knowledge, information and belief.



Attorney for Plaintiff

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support has been served by U.S. Mail, Postage Pre-Paid, on 23rd day of December, 2008 upon the following:

Tammy A. Graham
12 Motor City Drive
Clearfield, Pa 16830

By: 

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

1A

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

DISCOVER BANK

Plaintiff

No. 2008-1171-CD

vs.

TAMMY A GRAHAM

Defendant

ORDER OF COURT

AND NOW, to wit, this 2nd day of JANUARY, 2009, 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 January 26, 2009 at
1:30 ~~am~~ (p.m.) Courtroom #1 Clearfield County Courthouse

BY THE COURT:

Frederick J. Cunningham

FILED

01/23/09
JAN 02 2009

Atty. Bibler

EW

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 1/21/09

X You are responsible for serving all appropriate parties.

____ The Prothonotary's office has provided service to the following parties:

____ Plaintiff(s) ____ Plaintiff(s) Attorney ____ Other

____ Defendant(s) ____ Defendant(s) Attorney

____ Special Instructions:

FILED

JAN 02 2009

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff,

Case No.: 2008-1171-CD

vs.

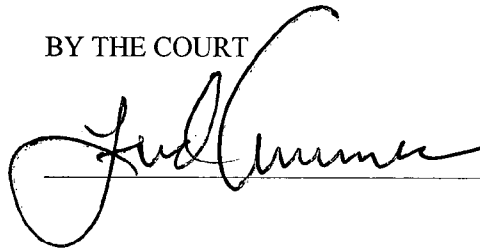
TAMMY A. GRAHAM,
Defendant.

5 FILED
JAN 26 2009
8/2:30/10
William A. Shaw
Prothonotary/Clerk of Courts
2 CENTS TO
ATTY YRACH *CD*

ORDER OF COURT

AND NOW, to-wit, this 26 day of Jan., 2009, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$12,831.54 with interest at the rate of 23.30% per anum from October 10 2007 and attorneys fees of \$1500.00 to total \$14,331.54, plus costs.

BY THE COURT

 J.

FILED
JAN 26 2009
William A. Shaw
Prothonotary/Clerk of Courts

DATE: 126-09

☒ You are responsible for serving all appropriate parties.

☐ The Prothonotary's office has provided service to the following parties:

☐ Plaintiff(s) ☐ Plaintiff(s) Attorney ☐ Other

☐ Defendant(s) ☐ Defendant(s) Attorney

☐ Special Instructions:

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant.

Case No.: 2008-1171-CD

TYPE OF PLEADING

**PRAECIPE FOR JUDGMENT
PER ORDER OF COURT**

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.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

MAY 04 2009

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd.
20.00
ICC Notice
to Def.
(60)

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

DISCOVER BANK

Plaintiff

Case No.: 2008-1171-CD

vs.

TAMMY A GRAHAM

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 Judgment in favor of Plaintiff on January 26, 2009, kindly enter Judgment against the Defendant, Tammy A Graham, in the amount of \$15,513.14 computed as follows:

| | |
|--|-------------|
| Amount Awarded per Order: | \$12,831.54 |
| Interest from October 10, 2007 to April 23, 2009 at the legal rate of 6% per annum: | \$1,181.60 |
| Attorney Fees | \$1,500.00 |
| TOTAL: | \$15,513.14 |

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

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

By: 

Benjamin R. Bibler, Esquire

PA I.D. #93598

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

Plaintiff's address is: Weltman, Weinberg & Reis, 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And Defendant's address is: 12 Motor City Drive Clearfield, Pa 16830

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

COPY

DISCOVER BANK

Plaintiff

Case No.: 2008-1171-CD

vs.

TAMMY A GRAHAM

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 May 4, 2009.

- (xx) Assumpsit Judgment in the amount
 of \$15,513.14, plus interest at 6% 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.
- (xx) Entry of Judgment of
 ☒ Court Order
 ☐ Non-Pros
 ☐ Confession
 ☐ Default
 ☐ Verdict
 ☐ Arbitration Award
 ☐ By Consent

Prothonotary

Tammy A Graham
12 Motor City Dr
Clearfield, Pa 16830

By: 
PROTHONOTARY (OR DEPUTY)

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

DISCOVER BANK,

Plaintiff,

Case No.: 2008-1171-CD

vs.

TAMMY A. GRAHAM,
Defendant.

FILED
JAN 26 2009
William A. Shaw
Prothonotary/Clerk of Courts
2 CMT to
ATTY YOUNG

ORDER OF COURT

AND NOW, to-wit, this 26 day of Jan., 2009, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$12,831.54 with interest at the rate of 23.30% per annum from October 10 2007 and attorneys fees of \$1500.00 to total \$14,331.54, plus costs.

BY THE COURT

_____ J.

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee,

No. 2008-1171-CD

**PRAECIPE FOR WRIT OF EXECUTION
(BANK ATTACHMENT ONLY)**

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molezan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6737362

FILED *Att. pd.*
20.00
7/11/09
JUN 22 2009
2cc to writs
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts
(611)

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against TAMMY A GRAHAM, Defendant
3. against CNB BANK, Garnishee

| | | |
|--------------------|----|-----------|
| 4. Judgment Amount | \$ | 14,331.54 |
|--------------------|----|-----------|

| | | |
|----------|----|-------|
| Interest | \$ | 91.39 |
|----------|----|-------|

| | | |
|-------|----|--|
| Costs | \$ | |
|-------|----|--|

| | | |
|------------------|----|------------------|
| SUBTOTAL: | \$ | 14,422.93 |
|------------------|----|------------------|

| | | |
|--------------------------------------|-----------------------------|----------------------|
| Costs (to be added by Prothonotary): | Prothonotary costs\$ | <u>135.00</u> |
|--------------------------------------|-----------------------------|----------------------|

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#6737362

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

DISCOVER BANK
Plaintiff

No. 2008-1171-CD

vs.

TAMMY A GRAHAM

Defendant

CNB BANK

Garnishee

WRIT OF EXECUTION
NOTICE

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you may owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.

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.

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
TELEPHONE NO.: 1-800-692-7375

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.

9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,

(a) I desire that my statutory \$300.00 exemption be:

☐ (1) set aside in kind (specify property, to be set aside in kind:

☐ (2) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption: (specify property and basis of exemption):

(2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

(a) my \$300.00 statutory exemption: ☐ in cash ☐ in kind
(specify property): _____

(b) Social Security benefits on deposit in the amount of \$ _____

(c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
1 N. Second Street, Suite 116, Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For

limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

COPY

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

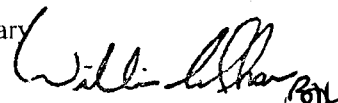
- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
- (2) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, 1 S. Second St, Clearfield, PA 16830 and to notify the garnishee that:
 - a. An attachment has been issued;
 - b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - ii. That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due\$ 14,422.93

Costs to be added..... \$

135.00 Prothonotary costs

Prothonotary



Deputy

DATED: 6/22/09
WWR#6737362

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishee

No. 2008-1171-CD

**INTERROGATORIES IN ATTACHMENT
CNB BANK**

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6737362

FILED ^{NO} _{CC}
JUN 22 2009
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 2008-1171-CD

TAMMY A GRAHAM
Defendant

and

CNB BANK
Garnishee

TO: CNB BANK
1 S. Second St
Clearfield, PA 16830

Suggested Reference No.: XXX-XX-4793

RE: TAMMY A GRAHAM
12 MOTOR CITY DR
CLEARFIELD, PA 16830

IMPORTANT NOTICES TO GARNISHEE!

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

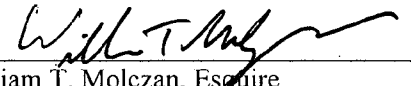
5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

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

By: 
William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6737362

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is _____

(Name)

_____ of _____, garnishee herein,
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **105822**

DISCOVER BANK

Case # 08-1171-CD

vs.

TAMMY A. GRAHAM
TO: CNB BANK, Garnishee

TYPE OF SERVICE WRIT OF EXECUTION; INTERROGATORIES TO GARNISH

SHERIFF RETURNS

NOW September 23, 2009 RETURNED THE WITHIN WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE "NOT SERVED, TIME EXPIRED" AS TO CNB BANK, GARNISHEE, DEFENDANT. NEVER RECEIVED INSTRUCTIONS FROM ATTY.

SERVED BY: /

Return Costs

| PURPOSE | VENDOR | CHECK # | AMOUNT |
|-----------------|---------|---------|--------|
| SURCHARGE | WELTMAN | 8872868 | 20.00 |
| SHERIFF HAWKINS | WELTMAN | 8872868 | 9.00 |

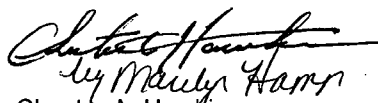
FILED
013:40m
SEP 23 2009

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before me This

_____ Day of _____ 2009

So Answers,


Chester A. Hawkins
Sheriff

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee,

No. 2008-1171-CD

**PRAECIPE FOR WRIT OF EXECUTION
(BANK ATTACHMENT ONLY)**

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:


William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6737362

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUN 22 2009

Attest.


Prothonotary/
Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against TAMMY A GRAHAM, Defendant
3. against CNB BANK, Garnishee

| | | |
|--------------------|----|-----------|
| 4. Judgment Amount | \$ | 14,331.54 |
|--------------------|----|-----------|

| | | |
|----------|----|-------|
| Interest | \$ | 91.39 |
|----------|----|-------|

| | | |
|-------|----|--|
| Costs | \$ | |
|-------|----|--|

| | | |
|------------------|----|------------------|
| SUBTOTAL: | \$ | 14,422.93 |
|------------------|----|------------------|

| | | |
|--------------------------------------|---------------------------|------------------|
| Costs (to be added by Prothonotary): | Prothonotary costs | \$ <u>135.00</u> |
|--------------------------------------|---------------------------|------------------|

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#6737362

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

DISCOVER BANK
Plaintiff

No. 2008-1171-CD

vs.

TAMMY A GRAHAM

Defendant

CNB BANK

Garnishee

WRIT OF EXECUTION
NOTICE

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you may owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.

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.

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
TELEPHONE NO.: 1-800-692-7375

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.

9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

- (1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,
- (a) I desire that my statutory \$300.00 exemption be:
☐ (1) set aside in kind (specify property, to be set aside in kind: _____

☐ (2) paid in cash following the sale of the property levied upon; or
- (b) I claim the following exemption: (specify property and basis of exemption): _____

- (2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:
- (a) my \$300.00 statutory exemption: ☐ in cash ☐ in kind
(specify property): _____

- (b) Social Security benefits on deposit in the amount of \$ _____
- (c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
1 N. Second Street, Suite 116, Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For

limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishee

No. 2008-1171-CD

**INTERROGATORIES IN ATTACHMENT
CNB BANK**

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6737362

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 2008-1171-CD

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishee

TO: CNB BANK
1 S. Second St
Clearfield, PA 16830

Suggested Reference No.: XXX-XX-4793

RE: TAMMY A GRAHAM
12 MOTOR CITY DR
CLEARFIELD, PA 16830

IMPORTANT NOTICES TO GARNISHEE!

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#6737362

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is _____
(Name)

_____, garnishee herein,
(Title) of _____
(Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

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

DISCOVER BANK

Plaintiff

No. 2008-1171-CD

vs.

**INTERROGATORIES IN ATTACHMENT
CNB BANK**

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishee

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6737362

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 2008-1171-CD

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishee

TO: CNB BANK
1 S. Second St
Clearfield, PA 16830

Suggested Reference No.: XXX-XX-4793

RE: TAMMY A GRAHAM
12 MOTOR CITY DR
CLEARFIELD, PA 16830

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C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#6737362

VERIFICATION

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(Name)

_____ of _____, garnishee herein,
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee,

No. 2008-1171-CD

**PRAECIPE FOR WRIT OF EXECUTION
(BANK ATTACHMENT ONLY)**

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6737362

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUN 22 2009

Attest.

William T. Molczan
Prothonotary/
Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against TAMMY A GRAHAM, Defendant
3. against CNB BANK, Garnishee

| | | |
|--------------------|----|-----------|
| 4. Judgment Amount | \$ | 14,331.54 |
|--------------------|----|-----------|

| | | |
|----------|----|-------|
| Interest | \$ | 91.39 |
|----------|----|-------|

| | | |
|-------|----|--|
| Costs | \$ | |
|-------|----|--|

| | | |
|------------------|----|-----------|
| SUBTOTAL: | \$ | 14,422.93 |
|------------------|----|-----------|

| | | |
|--------------------------------------|---------------------------|------------------|
| Costs (to be added by Prothonotary): | Prothonotary costs | \$ <u>135.00</u> |
|--------------------------------------|---------------------------|------------------|

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#6737362

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

DISCOVER BANK
Plaintiff

No. 2008-1171-CD

vs.

TAMMY A GRAHAM

Defendant

CNB BANK

Garnishee

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NOTICE

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you may owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.

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.

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
TELEPHONE NO.: 1-800-692-7375

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.

9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

- (1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,
- (a) I desire that my statutory \$300.00 exemption be:
() (1) set aside in kind (specify property, to be set aside in kind:

() (2) paid in cash following the sale of the property levied upon; or
- (b) I claim the following exemption: (specify property and basis of exemption):

- (2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:
- (a) my \$300.00 statutory exemption: () in cash () in kind
(specify property): _____
- (b) Social Security benefits on deposit in the amount of \$ _____
- (c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
1 N. Second Street, Suite 116, Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For

limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
- (2) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, 1 S. Second St, Clearfield, PA 16830 and to notify the garnishee that:
 - a. An attachment has been issued;
 - b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - ii. That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due\$ 14,422.93

Costs to be added..... \$ _____

135.00 Prothonotary costs

Prothonotary

William L. Hagan

Deputy

DATED: 6/22/09
WWR#6737362

Received this writ this 22 day
June A.D. 2009
At 3:00 A.M. (P.M.)

Christopher A. Hawkins
Sheriff *Lynne M. Hagan*

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
- (2) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, 1 S. Second St, Clearfield, PA 16830 and to notify the garnishee that:
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Amount due\$ 14,422.93

Costs to be added..... \$ _____

135.00 Prothonotary costs

Prothonotary

William L. Hagan

Deputy

DATED: 6/22/09
WWR#6737362

Received this writ this 22 day
of June A.D. 2009
At 3:00 A.M./P.M.

Chester A. Hewkins
Sheriff
by Mandy Hagan

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
- (2) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, 1 S. Second St, Clearfield, PA 16830 and to notify the garnishee that:
 - a. An attachment has been issued;
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Amount due\$ 14,422.93

Costs to be added..... \$ _____

135.00 Prothonotary costs

Prothonotary

William A. [Signature]

Received this writ this 22 day
of June A.D. 2009
At 3:00 A.M. (P.M.)

Deputy

DATED: 6/22/09
WWR#6737362

Chuter A. Hawkins
Sheriff *by Marlynn Hamn*

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
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Amount due \$ 14,422.93

Costs to be added..... \$ _____

135.00 Prothonotary costs

Prothonotary

William L. Thompson
Prothonotary

Received this writ this 22 day
of June A.D. 2009
At 3:40 A.M. (P.M.)

Deputy

DATED: 6/22/09
WWR#6737362

Chester A. Hawkins
Sheriff
by Marky Hamon

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
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 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
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Amount due\$ 14,422.93

Costs to be added..... \$ _____

135.00 Prothonotary costs

Prothonotary

William A. Thompson

Received this writ this 22 day
of June A.D. 2009
At Clearfield A.M./P.M.

Deputy

DATED: 6/22/09
WWR#6737362

Chester A. Hawkins
Sheriff
by Mandy Harris

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee,

No. 2008-1171-CD

**PRAECIPE TO REISSUE WRIT OF EXECUTION
(BANK ATTACHMENT ONLY)**

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#06737362

FILED

MT:2837
NOV 12 2009

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. \$20.00
3CC @ 6 writs to Sheriff

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against TAMMY A GRAHAM, Defendant
3. against CNB BANK, Garnishee

| | | |
|--------------------|----|----------|
| 4. Judgment Amount | \$ | 14331.54 |
|--------------------|----|----------|

| | | |
|----------|----|--------|
| Interest | \$ | 416.51 |
|----------|----|--------|

| | | |
|-------|----|--|
| Costs | \$ | |
|-------|----|--|

| | | |
|------------------|----|-----------------|
| SUBTOTAL: | \$ | 14748.05 |
|------------------|----|-----------------|

| | | | |
|--------------------------------------|---------------------------|----|---------------|
| Costs (to be added by Prothonotary): | Prothonotary costs | \$ | <u>155.00</u> |
|--------------------------------------|---------------------------|----|---------------|

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#06737362

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

DISCOVER BANK
Plaintiff

No. 2008-1171 CD

vs.

TAMMY A GRAHAM

Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION
NOTICE

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The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you may owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.

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.

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
TELEPHONE NO.: 1-800-692-7375

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,

(a) I desire that my statutory \$300.00 exemption be:

☐ (1) set aside in kind (specify property, to be set aside in kind:

☐ (2) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption: (specify property and basis of exemption):

(2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

(a) my \$300.00 statutory exemption: ☐ in cash ☐ in kind
(specify property): _____

(b) Social Security benefits on deposit in the amount of \$ _____

(c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
1 N. Second Street, Suite 116, Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

COPY

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

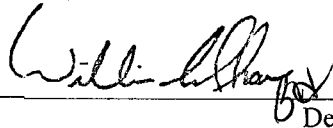
To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, PO BOX 42 1 S SECOND ST, CLEARFIELD, PA 16830 and to notify the garnishee that:
- a. An attachment has been issued;
 - b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - ii. That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due\$ 14748.05

Costs to be added..... \$ 155.00 Prothonotary costs

Prothonotary



Deputy

DATED: 11/12/09
WWR#06737362

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

DISCOVER BANK

Plaintiff

vs.

No. 2008-1171-CD

**INTERROGATORIES IN ATTACHMENT
CNB BANK**

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishees

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#06737362

FILED

NOV 12 2008

William A. Shaw
Prothonotary/Clerk of Court

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 2008-1171-CD

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishees

TO: CNB BANK
PO BOX 42
I S SECOND ST
CLEARFIELD, PA 16830

Suggested Reference No.: XXX-XX-4793

RE: TAMMY A GRAHAM
12 MOTOR CITY DRIVE
CLEARFIELD, PA 16830

IMPORTANT NOTICES TO GARNISHEE!

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#06737362

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is _____
(Name)

_____ of _____, garnishee herein,
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1171-CD

DISCOVER BANK
vs
TAMMY A. GRAHAM
TO: CNB, Garnishee

SERVICE # 1 OF 2

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE

SERVE BY: 02/09/2010 ASAP HEARING: PAGE: 106426

DEFENDANT: CNB BANK, Garnishee
ADDRESS: P.O. BOX 42, 1 S. SECOND ST.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS

FILED

0/3:33
NOV 18 2009

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S RETURN

NOW, 11-18-09 AT 3:24 AM ☒ PM **SERVED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE ON CNB BANK, Garnishee, DEFENDANT

BY HANDING TO Amanda Wooster / Call center Rep

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1 S. Second St, Clearfield PA 16830

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

WRIT OF EXECUTION; INTERROGATORIES TO GARNISHEE FOR CNB BANK, Garnishee

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO CNB BANK, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2009

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Megan Campbell
Deputy Signature

Megan Campbell
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG.106426

2 of 2

DISCOVER. / BANK

-VS-

TAMMY GRAHAM

TO: CNB, Garnishee

NO. 08-1171-CD

WRIT OF EXECUTION/

INTERROGATORIES TO GARNISHEE

SHERIFF'S RETURN

NOW NOVEMBER 19, 2009 MAILED THE WITHIN WRIT, PRAECIPE, WRIT NOTICE, & CLAIM FOR EXEMPTION TO TAMMY A. GRAHAM, DEFENDANT AT 12 MOTOR CITY DR., CLEARFIELD, PA. 16830 IN THE S.A.S.E.

SHFF. HAWKINS: \$26.00
SHFF. SURCHARGE: \$20.00
PAID BY: ATTY.

SO ANSWERS,

Chester A. Hawkins
Liz M. Harris

SWORN TO BEFORE ME THIS
____ DAY OF _____ 2009.

CHESTER A. HAWKINS
SHERIFF

FILED

013416N
NOV 19 2009

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, PO BOX 42 1 S SECOND ST, CLEARFIELD, PA 16830 and to notify the garnishee that:
- An attachment has been issued;
 - Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due\$ 14748.05

Costs to be added..... \$ 155.00 Prothonotary costs

Prothonotary

Willie L. Hays

Deputy

Received this writ this 12 day
of Nov A.D. 2009
At 3:00 A.M./P.M.

DATED: 11/12/09
WWR#06737362

Christopher A. Hauler
Sheriff *by Mandy Hays*

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

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 - The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due\$ 14748.05

Costs to be added..... \$ 155.00 Prothonotary costs

Prothonotary

William L. Hagan

W. L. Hagan Deputy

DATED: 11/12/09
WWR#06737362

Received this writ this 12 day
of Nov. A.D. 2009
At 3:00 A.M./P.M.

Charles R. Hagan
Sheriff *by Mandy Hagan*

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant

CNB BANK
Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

- (1) You are also directed to attach the property of the defendant not levied upon in the possession of CNB BANK, as garnishee, PO BOX 42 1 S SECOND ST, CLEARFIELD, PA 16830 and to notify the garnishee that:
- An attachment has been issued;
 - Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due\$ 14748.05

Costs to be added..... \$ 155.00 Prothonotary costs

Prothonotary

William A. [Signature]

Deputy

DATED: 11/12/09
WWR#06737362

Received this writ this 12 day
of Nov A.D. 2009
At Scr A.M. (P.M.)

Christopher A. [Signature]
Sheriff
by Marilyn Hamer

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee,

No. 2008-1171-CD

**PRAECIPE TO REISSUE WRIT OF EXECUTION
(BANK ATTACHMENT ONLY)**

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

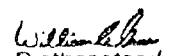
William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#06737362

**I hereby certify this to be a true
and attested copy of the original
statement filed in this case.**

NOV 12 2009

Attest.


Prothonotary/
Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM

Defendant

CNB BANK,

Garnishee

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against TAMMY A GRAHAM, Defendant
3. against CNB BANK, Garnishee

| | | |
|--------------------|----|----------|
| 4. Judgment Amount | \$ | 14331.54 |
|--------------------|----|----------|

| | | |
|----------|----|--------|
| Interest | \$ | 416.51 |
|----------|----|--------|

| | | |
|-------|----|--|
| Costs | \$ | |
|-------|----|--|

| | | |
|------------------|----|-----------------|
| SUBTOTAL: | \$ | 14748.05 |
|------------------|----|-----------------|

| | | |
|--------------------------------------|---------------------------|------------------|
| Costs (to be added by Prothonotary): | Prothonotary costs | \$ <u>155.00</u> |
|--------------------------------------|---------------------------|------------------|

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#06737362

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,

(a) I desire that my statutory \$300.00 exemption be:

☐ (1) set aside in kind (specify property, to be set aside in kind: _____)

☐ (2) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption: (specify property and basis of exemption): _____

(2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

(a) my \$300.00 statutory exemption: ☐ in cash ☐ in kind
(specify property): _____

(b) Social Security benefits on deposit in the amount of \$ _____

(c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
1 N. Second Street, Suite 116, Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

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

DISCOVER BANK

Plaintiff

vs.

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishees

No. 2008-1171-CD

**INTERROGATORIES IN ATTACHMENT
CNB BANK**

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#06737362

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 2008-1171-CD

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishees

TO: CNB BANK
PO BOX 42
I S SECOND ST
CLEARFIELD, PA 16830

Suggested Reference No.: XXX-XX-4793

RE: TAMMY A GRAHAM
12 MOTOR CITY DRIVE
CLEARFIELD, PA 16830

IMPORTANT NOTICES TO GARNISHEE!

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

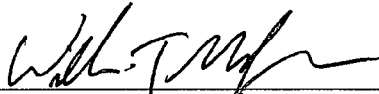
5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#06737362

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is _____
(Name)

_____ of _____, garnishee herein,
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

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

DISCOVER BANK

Plaintiff

No. 2008-1171-CD

vs.

**INTERROGATORIES IN ATTACHMENT
CNB BANK**

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishees

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#06737362

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 2008-1171-CD

TAMMY A GRAHAM

Defendant

and

CNB BANK

Garnishees

TO: CNB BANK
PO BOX 42
I S SECOND ST
CLEARFIELD, PA 16830

Suggested Reference No.: XXX-XX-4793

RE: TAMMY A GRAHAM
12 MOTOR CITY DRIVE
CLEARFIELD, PA 16830

IMPORTANT NOTICES TO GARNISHEE!

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

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

By: 

William T. Molczan, Esquire

PA I.D. #47437

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#06737362

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is _____
(Name)

_____ of _____, garnishee herein,
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

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

BY: James C. Warmbrodt, Esquire

I.D. No.42524

436 Seventh Avenue, Suite 1400

Pittsburgh, PA 15219

Phone: 412.434.7955

Fax: 412.434.7959

File # 06737362

Attorney for Plaintiff(s)

DISCOVER BANK

CLEARFIELD County
Court of Common Pleas

vs.

TAMMY A GRAHAM

NO. 2008-1171-CD

and

CNB BANK

Garnishee(s)

FILED
m/jh:ABD NO
DEC 14 2009
William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION

TO THE PROTHONOTARY:

Kindly marked the above matter settled, discontinued, and ended as to Garnishee(s),

CNB BANK, only

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

By

James C. Warmbrodt, Esquire
Attorney for Plaintiff

Sworn to and subscribed

Before me the 30th Day of November, 2009


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Sheila G. Bevan, Notary Public

City Of Pittsburgh, Allegheny County

My Commission Expires Nov. 15, 2010

Member, Pennsylvania Association of Notaries

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

DISCOVER BANK
Plaintiff

No. 2008-1171-CD

vs.

**PRAECIPE FOR WRIT OF EXECUTION
(BANK ATTACHMENT ONLY)**

TAMMY A GRAHAM
Defendant(s)

TIMBERLAND FCU
Garnishee(s)

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

7/3:07 PM
FEB 01 2012

William A. Shaw
Prothonotary/Clerk of Courts

Any pd.
2000

3 cc of writs
to Sheriff

GL

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant(s)

TIMBERLAND FCU
Garnishee(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

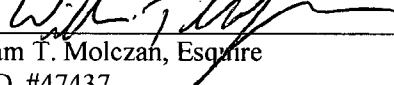
Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against TAMMY A GRAHAM , Defendant
3. against TIMBERLAND FCU, , , Garnishee

| | | |
|--------------------------------|-----------|--------------------|
| 4. Judgment Amount | \$ | \$14,331.54 |
| Less payments/credits received | \$ | \$0.00 |
| Interest | \$ | \$2,324.76 |
| Costs | \$ | |
| SUBTOTAL: | \$ | \$16,656.30 |

Costs (to be added by Prothonotary): **Prothonotary costs** \$ 175.00

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

By: 
William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant(s)

TIMBERLAND FCU
Garnishee(s)

WRIT OF EXECUTION
NOTICE

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you may owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
SECOND & MARKET STREETS
CLEARFIELD, PA 16830
(814) 765-2641, ext. 50-51

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,

(a) I desire that my statutory \$300.00 exemption be:

☐ (1) set aside in kind (specify property, to be set aside in kind: _____)

☐ (2) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption: (specify property and basis of exemption): _____

(2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

(a) my \$300.00 statutory exemption: ☐ in cash ☐ in kind
(specify property): _____

(b) Social Security benefits on deposit in the amount of \$ _____

(c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
Courthouse
1 N Second Street
Clearfield, PA 16830
Telephone Number: (814) 765-2641 ext

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant(s)

TIMBERLAND FCU
Garnishee(s)

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: TAMMY A GRAHAM Defendant(s);

You are also directed to attach the property of the defendant not levied upon in the possession of TIMBERLAND FCU; ; , AS GARNISHEE, 8764 CLEARFIELD CURWENSVILLE HWY CLEARFIELD, PA 16830; ; and to notify the garnishee that:

- a. An attachment has been issued;
 - b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (i) the first \$10,000.00 of each of the account of the defendant (s) with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
 - ii. Each account of the defendant(s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
 - iii. Any funds in an account of the defendant (s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated
- Amount due\$ \$16,656.30

Costs to be added..... \$
Prothonotary costs 175.00
Prothonotary

DATED: 2/1/12


Deputy

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant(s)

TIMBERLAND FCU
Garnishee(s)

INTERROGATORIES IN ATTACHMENT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

7/3:02 PM
FEB 01 2012

William A. Shaw
Prothonotary/Clerk of Courts

616

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

DISCOVER BANK
Plaintiff

vs.

Civil Action No. 2008-1171-CD

TAMMY A GRAHAM
Defendant(s)

TIMBERLAND FCU
Garnishee(s)

TO: TIMBERLAND FCU, 8764 CLEARFIELD CURWENSVILLE HWY, CLEARFIELD, PA 16830

RE: TAMMY A GRAHAM , 12 MOTOR CITY DR, CLEARFIELD, PA 16830

Suggested Reference No.: XXX-XX-4793
XXX-XX-

IMPORTANT NOTICES TO GARNISHEE!

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason (including funds on deposit for checking or savings accounts and certificates of deposit)?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the amount of funds in each account, and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

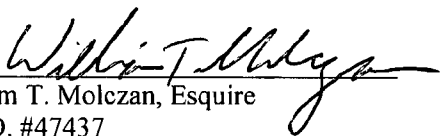
9. If the answer to Interrogatory 1 is in the affirmative, state the date the sheriff served these interrogatories on this institution.

10. If the answer to Interrogatory 1 is in the affirmative, state the date the written instrument, checking or savings account, certificate of deposit, or other funds were frozen, restricted, or otherwise put on hold by this institution.

11. If the response to Interrogatory 7 is in the affirmative, are other funds comingled in the account which are not deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law?

12. If the response to Interrogatory 11 is in the affirmative, state the amount of non-exempt funds on deposit in the account.

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

By: 
William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he/she is _____
(Name)

_____ of _____, garnishee herein,
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

(SIGNATURE)

To Deputy 2/2/12

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 08-1171-CD

DISCOVER BANK

vs

TAMMY A. GRAHAM

TO: TIMBERLAND FCU, Garnishee

SERVICE # 1 OF 2

WRIT OF EXECUTION, INTERROGATORIES

SERVE BY: 04/30/2012 ^{RUS.} HEARING: PAGE: 109297

DEFENDANT: TIMBERLAND FCU, Garnishee
ADDRESS: 8764 CLEARFIELD CURWENSVILLE HWY.
CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

FILED
01:54pm
FEB 03 2012
William A. Shaw
Prothonotary/Clerk of Courts

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED
Date Time Results Date Time Results
ATTEMPTS: _____/_____/_____

SHERIFF'S RETURN

NOW, 2/2/12 AT 2:33 AM ~~PM~~ SERVED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES ON TIMBERLAND FCU, Garnishee, DEFENDANT

BY HANDING TO ALISHA M. COWDER ! Employee

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 8764 CLEARFIELD CURWENSVILLE HWY CLEARFIELD PA 16830
() Residence (x) Employment () Sheriff's Office () Other

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES FOR TIMBERLAND FCU, Garnishee

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO TIMBERLAND FCU, Garnishee

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2012

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Deputy [Signature]
Deputy Signature

Deputy NATHAN C. CUCKY
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 109297

2 of 2

DISCOVER BANK

NO. 08-1171-CD

-VS-

TAMMY A. GRAHAM

WRIT OF EXECUTION/
INTERROGATORIES TO
GARNISHEE

TO: TIMBERLAND FCU, Garnishee

SHERIFF'S RETURN

NOW FEBRUARY 3, 2012 MAILED THE WITHIN:

PRAECIPE, WRIT, WRIT NOTICE & CLAIM FOR EXEMPTION & INTERROGATORIES

TO: TAMMY A. GRAHAM, DEFENDANT

AT: 12 MOTOR CITY DR., CLEARFIELD, PA. 16830

IN THE S.A.S.E.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 109297
NO: 08-1171-CD
SERVICES 2
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: TAMMY A. GRAHAM
TO: TIMBERLAND FCU, Garnishee

SHERIFF RETURN

RETURN COSTS

| Description | Paid By | CHECK # | AMOUNT |
|-----------------|---------|----------|--------|
| SURCHARGE | WELTMAN | 10334052 | 20.00 |
| SHERIFF HAWKINS | WELTMAN | 10334052 | 28.50 |

Sworn to Before Me This

_____ Day of _____ 2012

So Answers,



Chester A. Hawkins
Sheriff

CA

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

DISCOVER BANK,
Plaintiff
vs.
TAMMY A. GRAHAM,
Defendant

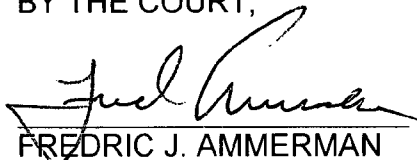
*
*
* NO. 08-1171-CD
*
*

ORDER

NOW, this 10th day of February, 2012, it is the ORDER of this Court that a hearing on the Claim for Exemption (attached) filed by Tammy A. Graham be and is hereby scheduled for the 8th day of March, 2012 at 10:00 a.m. in Courtroom No. 1, Clearfield County Courthouse, Clearfield, Pennsylvania.

Thirty minutes has been reserved for this proceeding.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED

01:41:00
FEB 10 2012

William A. Shaw
Prothonotary/Clerk of Courts

1 CC Atty Warmbrodt

1 CC Timberland FCU

8764 Cisd - Curwensville Hwy.
Clearfield, PA 16830

1 CC Def-12 Motor City Dr.

Clearfield, PA 16830

1 CC Sheriff

CLAIM FOR EXEMPTION

SHERIFF:

above-named defendant, claim exemption of property from levy or attachment:

- (1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,
- (a) I desire that my statutory \$300.00 exemption be:
☐ (1) set aside in kind (specify property, to be set aside in kind: _____)
- ☐ (2) paid in cash following the sale of the property levied upon; or
- (b) I claim the following exemption: (specify property and basis of exemption): _____
- (2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:
- (a) my \$300.00 statutory exemption: ☒ in cash ☐ in kind
(specify property): _____
- (b) Social Security benefits on deposit in the amount of \$ _____
- (c) Other (specify amount & basis for exemption): _____

I request a prompt court hearing to determine the exemption.
Notice of hearing should be given me at the following:

ADDRESS: 12 Motor City Dr. TELEPHONE NUMBER: 814-765-4288
Clearfield, PA 16830

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: 2-6-12

Defendant: Emmy A. Graham

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
Courthouse
1 N Second Street
Clearfield, PA 16830
Telephone Number: (814) 765-2641 ext

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

CA

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

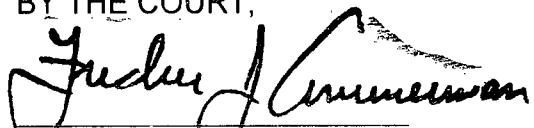
DISCOVER BANK,
Plaintiff
vs.
TAMMY A. GRAHAM,
Defendant

*
*
* NO. 08-1171-CD
*
*

ORDER

NOW, this 16th day of February, 2012, upon receipt and review of the faxed letter and Praeipe to Discontinue Attachment Execution; it is the ORDER of this Court that the hearing on the Claim for Exemption filed by Tammy A. Graham scheduled for March 8, 2012 be and is hereby canceled and that Claim for the Exemption be and is hereby GRANTED.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED 1CC-61C
01253/01 Sheriff
FEB 17 2012 Atty. Wasmuth/Bibler
William A. Shaw
Prothonotary/Clerk of Court
Def-
12 Motor City Dr.
Clearfield, PA
16830

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

ATTORNEYS AT LAW
1400 Koppers Bldg., 436 7th Ave.
Pittsburgh, PA 15219
Main Phone: 412 434-7955
Fax Number: 412 434-7959
www.weltman.com

Fax Transmittal

Date: 2/14/2012 **No. of Pages:** 2
To: Honorable Frederic J. Ammerman **Fax Number:** 814 765 7649
From: Diana **Direct Line:** 412 434 7955

Comments

Caption: DISCOVER BANK v TAMMY A GRAHAM Docket Number: 2008-1171-CD WWR
Number: 6737362

Please allow this fax and the attached Praecipe to Discontinue Attachment Execution serve as a
response from us regarding the defendant's claim for exemption. We do not object to the claim
and therefore will not be at the hearing set for Thursday, March 8, 2012 at 10:00 a.m. We will
be filing the Praecipe with the Office of the Prothonotary as well as releasing the defendant's
account(s). Should you have any questions, do not hesitate to contact me at the above number.
Thank you for immediate attention to this matter.



Cincinnati, OH • Cleveland, OH • Columbus, OH • Detroit, MI • Mount Holly, NJ • Philadelphia, PA

CONFIDENTIALITY NOTICE

The documents accompanying this telecopy transmission contain confidential information belonging to the sender which is legally privileged. This information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that disclosure, copying, distribution or the taking of any action in reliance on the contents of this telecopied information is strictly prohibited. If you have received this telecopy in error, please immediately notify us by telephone to arrange for return of the original documents to us.

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

BY: Matthew D. Urban, Esquire

Attorney for Plaintiff(s)

I.D. No.90963

436 Seventh Avenue, Suite 1400

Pittsburgh, PA 15219

Phone: 412.434.7955

Fax: 412.434.7959

File # 6737362

DISCOVER BANK

**CLEARFIELD County
Court of Common Pleas**

vs.

TAMMY A GRAHAM

NO. 2008-1171-CD

and

TIMBERLAND FCU

Garnishee(s)

PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION

TO THE PROTHONOTARY:

Kindly marked the above matter discontinued and ended as to Garnishee(s), TIMBERLAND
FCU, only.

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

By



**Matthew D. Urban, Esquire
Attorney for Plaintiff**

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

BY: James C Warmbrodt, Esquire

I.D. No.42524

436 Seventh Avenue, Suite 1400

Pittsburgh, PA 15219

Phone: 412.434.7955

Fax: 412.434.7959

File # 6737362

Attorney for Plaintiff(s)

FILED

MT 11:03 AM
FEB 24 2012

NO
CC
6C

DISCOVER BANK

Clearfield County
Court of Common Pleas

William A. Shaw
Prothonotary/Clerk of Courts

vs.

TAMMY A GRAHAM

NO. 2008-1171-CD

and

TIMBERLAND FCU

Garnishee(s)

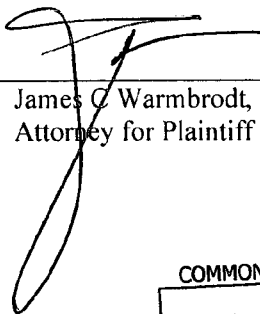
PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION

TO THE PROTHONOTARY:

Kindly marked the above matter discontinued and ended as to Garnishee(s), TIMBERLAND
FCU, only.

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

By

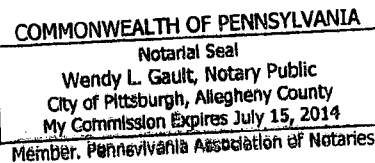


James C Warmbrodt, Esquire
Attorney for Plaintiff

Sworn to and subscribed

Before me the 15 day of February, 2012

NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

:

:

VS.

:

NO. 2008-1171-CD

TAMMY A GRAHAM

:

:

FILED ^{S gms}

PRAECIPE FOR APPEARANCE

JAN 20 2015

m 10800 Sm
BRIAN K. SPENCER
PROTHONOTARY & CLERK OF COURTS

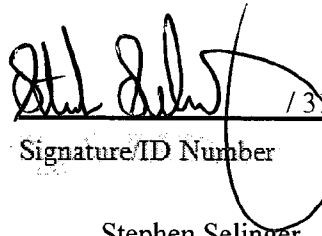
TO THE PROTHONOTARY:

Please enter my appearance for DISCOVER BANK

in the above case.

NO CC

Date: December 18, 2014

 / 317475

Signature/ID Number

Stephen Selinger

Print Name

Eltman, Eltman & Cooper, PC
Firm

140 Broadway, 26th Fl
Address

New York, NY 10005