

1 records regarding the Discover Card Account of the above referenced Debtor(s). DB SERVICING
2 CORPORATION maintains these records in the ordinary course of its business, and the records are
3 updated with information on events (such as charges and payments on the Account) by individuals
4 with personal knowledge of those events or by automated processes that track such events at or near
5 the time that the events occur. The same systems that record this information also generate periodic
6 statements that are sent to Account holders, such as Debtor(s), and store copies of these periodic
7 statements. In addition, these same record-keeping systems contain information about which version
8 of Discover Bank's terms and conditions has been communicated to a cardholder and accepted by a
9 cardholder through the cardholder's use of his or her Discover Card after receipt of the terms and
10 conditions. I have personally inspected the records pertaining to the Account of the Debtor(s),
11 including the last periodic statement sent to the Debtor(s) by DB SERVICING CORPORATION, to
12 ascertain the applicable terms and conditions, the balance due on said account and whether the
13 Debtor(s) have made payments on that balance.

14 4. The account is in default because the Debtor(s) have not paid the amounts due and
15 owing to Discover Bank on the account.

16 5. The account at issue was opened by Defendant on April 02, 2009. The business
17 records maintained by DB SERVICING CORPORATION and described above show that the
18 Debtor(s)' account with Discover Bank is governed by terms and conditions referred to by Discover
19 Bank and DB SERVICING CORPORATION as "terms level 23 J." A true and correct copy of these
20 terms and conditions have been provided to DB SERVICING CORPORATION's counsel in this
21 case. Exhibit A is a true and accurate copy of the most recent statement sent by DB SERVICING
22 CORPORATION to the Debtor(s), retrieved from the record-keeping system described above, and
23 shows the amount that is now due and owing Discover Bank on the account.

24 6. DB SERVICING CORPORATION has access to a system of records maintained by
25 the United States Department of Defense, which allows DB SERVICING CORPORATION to

1 ascertain whether a particular person is engaged in active duty in any branch of the U.S. military. It
2 is the regular practice of DB SERVICING CORPORATION to query this system with respect to any
3 account holder prior to initiating a collection action against that account holder, and DB
4 SERVICING CORPORATION maintains records in the normal course of its business that indicate
5 the results of that query. Based on my review of the account records applicable to Debtor(s), to the
6 best of my knowledge and belief the above referenced Debtor(s) is not engaged in any of the military
7 services of the United States. Further, according to the records maintained by DB SERVICING
8 CORPORATION, which include the address associated to which account statements are sent to a
9 cardholder, the Debtor(s) is a resident of the State and of the County in which this action has been
10 filed.

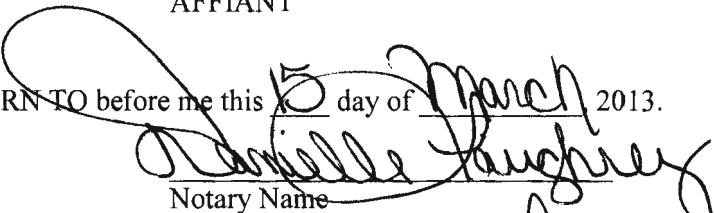
11 7. No payments have been made on the account since January 2012, and the Defendant
12 has defaulted under the terms of the Cardmember Agreement by failing to make the payments. At
13 the time this lawsuit was commenced, the balance owed on the account was \$4,186.35.

14 I declare under penalty of perjury that the foregoing is true and correct to the best of my
15 knowledge.

16 Dated at New Albany, Ohio this 15 day of MARCH, 2013

17 
18 AFFIANT

19 SUBSCRIBED TO AND SWORN TO before me this 15 day of March, 2013.

20 
21 Notary Name
22 Notary Public for the State of Ohio
23 Residing at: FRANKLIN COUNTY
24 My Commission expires: 10-16-16

25 AFFIDVTWAD DFB80369



DANIELLE LAUGHREY
Notary Public,
In and for the State of Ohio
My Commission Expires
Oct. 16, 2016

EXHIBIT A

DISCOVERNew Balance
\$4,186.35Minimum Payment Due
\$4,186.35Payment Due Date
August 10, 2012Account Number ending in 8062
Enter Amount Disclosed Below

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due amount of \$855.00. Phone and internet payments must be made by 5:00pm ET for same day posting.

Text APP to DISCOV* to receive a link to our free mobile app and pay your bill in seconds from anywhere!

15 SDSN6A01 0000189
WENDY L SMITH
53 E PINE PARK LN
SHELTON WA 98584-7460PD BOX 6103
CAROL STREAM IL 60197-6103Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

000001986453359782718041863500000000418635

Opening Date: July 1, 2012 - Closing Date: July 15, 2012

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Discover More Card Account Summary		Payment Information							
Account number ending in 8062		New Balance	\$4,186.35						
Previous Balance	\$4,186.35	Minimum Payment Due*	\$4,186.35						
Payments And Credits	- 0.00	Payment Due Date	August 10, 2012						
Purchases	+ 0.00	*Includes past due amount of \$855.00							
Balance Transfers	+ 0.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your purchase and balance transfer APRs for new transactions may be increased up to the Penalty APR of 21.99% variable.							
Cash Advances	+ 0.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:							
Fees Charged	+ 0.00	<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay</td> <td>You will pay off the balance shown on this statement in about</td> <td>And you will end up paying an estimated total of</td> </tr> <tr> <td>Only the minimum payment</td> <td>6 years</td> <td>\$4,186</td> </tr> </table>		If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of	Only the minimum payment	6 years	\$4,186
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of							
Only the minimum payment	6 years	\$4,186							
Interest Charged	+ 0.00	If you would like information about credit counseling services, call 1-800-347-1121.							
New Balance	\$4,186.35								
See Interest Charge Calculation section following transactions for detailed APR information									
Credit Line	\$4,200.00								
Credit Line Available	\$0.00								
Cash Advance Credit Line	\$0.00								
Cash Advance Credit Line Available	\$0.00								
Cashback Bonus*									
	Anniversary Month								
	April								
Opening Cashback Bonus Balance	\$ 0.00								
New Cashback Bonus This Period	+ 0.00								
Cashback Bonus Balance	\$ 0.00								
To learn more, log in at www.Discover.com									

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683). Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943, Salt Lake City, UT 84130 (Not a payment address)

For payments, please send to address on remittance or Discover, PO Box 6103, Carol Stream, IL 60197-6103

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Manage Your Account Online at www.Discover.com

Access free online tools like Paydown Planner to create a plan to pay down your balance, securely access statements, pay bills online and easily track all transactions

Make your money worth moreSM—find easy ways to earn and redeem cash rewards

NEW! Access your account securely through your mobile phone

Transactions

	Trans. Date	Post Date		
Fees			TOTAL FEES FOR THIS PERIOD	\$ 0.00
Interest Charged			TOTAL INTEREST FOR THIS PERIOD	\$ 0.00

2012 Totals Year-to-Date

TOTAL FEES CHARGED IN 2012	\$ 210.00
TOTAL INTEREST CHARGED IN 2012	267.31

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

DISCOVER



**Status Report
Pursuant to Servicemembers Civil Relief Act**

Last Name: SMITH

First Name: WENDY

Middle Name: L

Active Duty Status As Of: Mar-06-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Arlington, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenseink.mil" URL: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: T195VC4F10E4WA0