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TO: <i>O Mar Gardner</i>	FROM: Jerry J. Jarzombek
COMPANY:	DATE: 11/20/2006
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RE: <i>NCO affidavit</i>	YOUR REFERENCE NUMBER:

- URGENT
 FOR REVIEW
 PLEASE COMMENT
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NOTES/COMMENTS:

*Look —
math is wrong
conflict on date executed
and "NCO" written on it —*



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NC022219

Cause No. 34221409905

DISCOVER BANK

§

IN THE DISTRICT COURT

Plaintiff §

§

DISTRICT

JUSTIN H WATSON

§

Defendant(s), §

TARRANT COUNTY, TEXAS

AFFIDAVIT

Before me, the undersigned authority, personally appeared C. Heckstall, who, being by me duly sworn, depose as follows:

1. My name is C. Heckstall. I am of sound mind, capable of making this affidavit, and personally acquainted with the facts herein stated.

2. I am custodian of the records of Discover Bank. Attached hereto are 60 pages of records from Discover Bank. There said 60 pages of records are kept by Discover Bank in the regular course of business, and it was in the regular course of business of Discover Bank for an employee or representative of Discover Bank, with knowledge of the act, event, condition, opinion, or diagnosis, recorded to make the record or to transmit information thereof to be included in such record; and the record was made at or near the time or reasonably soon thereafter. The records attached hereto are the original or exact duplicates of the original.

3. After the allowance of all credits, the principal sum is \$5,675.04 plus interest accrued in the amount of \$152.99 for a total amount due of \$6,061.03 as of date of this affidavit which is this 23 day of December, 2005, until the date of judgment.

Further Affiant sayeth not.

C. Heckstall
1-5-06
Date

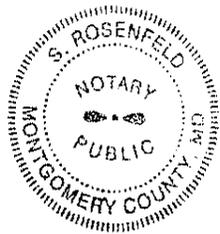
STATE OF _____)
COUNTY _____)

Subscribed and sworn to before me, a Notary Public, this 5 day of Jan, 2006.

S. Rosenfeld
Notary Public

My Commission Expires:

Client Ref No. 6011008740321069



S. ROSENFELD
NOTARY PUBLIC
MONTGOMERY COUNTY, MD
My Commission Expires
June 4, 2006