

July 19, 2011

10%



West Asset Management

West Asset Management
PO Box 790113
St. Louis, MO 63179-0113
800-694-1502

Frank [REDACTED]
3000 Marcus Ave
New Hyde Park, NY 11042-1096

>>>> Please Call Toll Free 800-694-1502 <<<<<<

Our office hours are Monday - Thursday 8:00 AM-9:00 PM, Friday 8:00 AM - 5:00 PM, and Saturday 8:00 AM - 12:00 PM. All times are Pacific Standard Time.

RE: Client : American Express
Name on account : Frank [REDACTED]
Account # : [REDACTED]
Balance : \$9255.40
Settlement Amount: \$925.54
Discounted Amount: \$8329.86
Due Date: 07/29/11

Dear Frank [REDACTED]

You should know by now that your seriously delinquent account has been placed with us by American Express for immediate collection. Due to your situation, American Express has authorized us to extend a special offer agreeing to accept 10% of the balance as a settlement of the bill.

This offer is for a limited time only. We must receive \$ 925.54, which is 10% of your obligation, in this office on or before 07/29/11 or the offer will be void.

Sincerely,

CHRISTINE SABAS

Word/478.dot

See Reverse Side For Important Information