



Cards

11%

March 14th 2012,

Judy [REDACTED]
[REDACTED]
[REDACTED]
Howell
NJ 07731

Re: American Express Account Number xxxxxxxxxxxx [REDACTED]
Outstanding Balance \$17719.71

Dear Judy [REDACTED]

In response to your request, American Express agrees to accept a settlement for \$2000.00 due no later than March 28th 2012.

After 30-days from the payment posting date and clearance of said funds \$2000.00 American Express will commence the process of coding the account settled and report to the credit reporting agencies that have been previously notified of this debt. The account may be reported to the credit bureau agencies as 'Settlement accepted on this account, Paid Charge-Off' or 'Legally paid in full for less than the full balance'.

Should you default from the above arrangement, the settlement offer is Null and Void.

If you have any questions, you may contact our office at (800) 964-7365.

Regards
[REDACTED]
American Express
Ops-Manager