



MITCHELL N. KAY, P.C.  
LAW OFFICES



7 Penn Plaza, New York, NY 10001 • Telephone: (212) 695-8155 • Fax: (212) 330-9624 • Toll Free: (800) 247-4720

April 27, 2010

11%

Susan [redacted]  
[redacted]  
Watchung, NJ 07069

Creditor: American Express  
Re: Susan [redacted]  
Account: xxxxxxxxxxxxxxxx [redacted]  
Reference: 8440 [redacted]  
Balance: \$1,451.99

Dear Sir/Madame

Please be advised this office, in concurrence with the creditor, American Express, agrees to accept the amount of \$160.72 in settlement of the above referenced account. This settlement is conditioned upon payment being received on or before April 27, 2010.

As agreed, kindly make your Personal Check via Telephone payable to American Express.

Upon clearance of said payment, as stated above, a letter will be provided to you stating said account has been "Settled". Furthermore, this office agrees to advise our creditor to update your credit report accordingly.

If there should be any questions with respect to this matter, please feel free to contact Joanne Williams at the toll free number 1-866-444-7830, extension 448 .

Very truly yours,

[redacted signature]  
By: [redacted]  
Jason Murchison  
Asst. Manager  
Collection Operations

**NOTE: This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.**