

NATIONWIDE CREDIT, INC.
2015 VAUGHN RD., BLD 400, KENNESAW, GA 30144
(877) 779-3472

15%

2/02/11

RE: AMERICAN EXP TRAVEL RELATED SE #XXXXXXXXXX
BAL.\$42,011.20

We are writing to confirm the settlement offer that we made to you on behalf of American Express. We and American Express Travel Related Services Company, Inc. agree to settle your account noted above for a single payment of \$6,302.00.

Please make your check payable to American Express and send it to us in time for it to arrive by 2/15/2011. After that date this offer will no longer apply; and we will request the full balance immediately.

If you have any questions about this matter, call us toll free at (877) 779-3472.

Accepting this offer will end your obligation for the debt, at a substantial cost savings compared to your account balance. Please mail your payment today.

The total account balance as of the date of this letter is shown above. Your account balance may increase due to interest or other charges, if so provided with your agreement with your creditor.

SAM GREY

The New York City Department of Consumer Affairs Permit Number is 0914159.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PO BOX 26314

LEHIGH VALLEY, PA 18002

ID NUMBER : [REDACTED]

ACCOUNT NO :XXXXXXXXXX [REDACTED]

BALANCE DUE:\$42,011.20

023/A11/230

RE: AMERICAN EXP TRAVEL RELATED SE
[REDACTED]

11021100927
[REDACTED]

C/O [REDACTED] MICHAEL SININSKY

PO BOX 100996

BROOKLYN, NY 11210

NATIONWIDE CREDIT, INC.
PO BOX 26314

LEHIGH VALLEY, PA 18002