

west

West Asset Management

February 24, 2011

West Asset Management  
7333 Tam O'Shanter Drive  
Stockton, CA 95210  
1-800-367-2485

WAM ACCOUNT [REDACTED]  
Roberta [REDACTED]

[REDACTED]  
[REDACTED]

Re: Client: American Express  
Name on account: Roberta [REDACTED]  
Account Number #: 3717 [REDACTED]  
Balance: \$3,113.26  
Settlement Amount: \$466.98  
Discounted Amount: \$2,646.28  
Due Date: April 28, 2011

15%  
3 PAYMENTS

Dear Roberta [REDACTED]:

You should know by now that American Express has placed your seriously delinquent account with us for immediate collection. Due to your situation, American Express has authorized us to extend a special offer agreeing to accept 15% of the balance as a settlement of the bill.

This settlement offer will be paid in 3 payments. The initial payment of \$155.66 will be due on or before date the remaining 2 payment(s) of \$155.66 must be received on or before the following date(s): March 28, 2011 and April 28, 2011 or the offer will be void.

Your account with American Express will be considered settled upon receipt of all funds. As a result of this change in your account status, the credit reporting agencies used by American Express will be notified to update your account accordingly.

Sincerely,

West Asset Management, Inc.

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

New York City Department of Consumer Affairs License Number: Permit #: 1187934.

North Carolina Department of Insurance Permit Number 4044, Marietta, GA; Permit Number 4045, Mobile, AL; Permit Number 4046, Endicott, NY; Permit Number 4047, Fredericksburg, VA; Permit Number 4050, Texarkana, AR; Permit Number 4053, Sherman, TX; Permit Number 4054, Stockton, CA; Permit Number 4530, Omaha, NE; Permit Number 4528, Tucson, AZ; Permit Number 4529, West Des Moines, IA; Permit Number 102064, Cockeysville, MD; Permit Number 102066, Warsaw, NY

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance, State of Tennessee