

(877) 383-4576

4/23/2012

16%

Re: Account Ending XXXXXXXXXXXX [REDACTED]

Dear: MICHELE [REDACTED]

Per our telephone discussion, you've agreed to pay the Settlement Balance Due listed below as settlement of your Balance Owed. Payment(s) will be applied to that Settlement Balance Due that is listed below.

This settlement offer is contingent upon timely payment. We will honor this offer if

- 1. We receive the entire Settlement Balance Due by: 04262012
- 2. All settlement payment terms are completed by: 04262012

Balance Owed
\$5,031.04

Settlement Balance Due
\$840.00

Failure to remit timely payment for the Settlement Balance Due may result in further collection action to recover the Balance Owed.

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt \$600.00 or more. Please consult your tax advisor concerning any tax questions.

If you apply for a new American Express account in the future, your application may not be approved because you have not repaid the full Balance Owed listed above. Even if you were to repay the Balance Owed listed above, any future application may still be declined based on American Express evaluation of your creditworthiness and other factors.

No further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon payment of the entire Settlement Balance Due, no further attempts will be made to collect the account.

If you have any questions, please contact us at (877) 383-4576 .

Sincerely,
ROB PINATARO
Nationwide Credit, Inc.

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:\$5,031.04

RE: AMERICAN EXP TRAVEL RELATED SE [REDACTED]

[REDACTED]
MICHELE [REDACTED]

NATIONWIDE CREDIT, INC.
PO BOX 26314

WHITESTONE, NY 11357

LEHIGH VALLEY, PA 18002