

ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW
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NY CITY RESIDENTS ONLY CALL (877) 368-4531

40%
12 PAYMENTS
JUDGMENT
February 8, 2011

THIS LAW FIRM
EMPLOYS ONE OR
MORE ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING STATES:

Personal and Confidential

Attorney Scott Pacman
3000 Marcus Avenue, Suite 1WIZ
Lake Success, NY 11042

ARIZONA

Re: American Express and ██████████, BARBARA
Account No. ending: ██████████^{1,2,3,4}

Balance: \$11,313.89

CALIFORNIA

Dear Counselor:

CONNECTICUT

This letter will confirm that our client, American Express, has agreed to accept \$4,526.00 as settlement in full of the above referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$100.00 on or before February 28, 2011, March 31, 2011, April 31, 2011, May 31, 2011, June 30, 2011, July 31, 2011, August 31, 2011, September 31, 2011 and October 31, 2011. Thereafter a check in the amount of \$1,208.68 on or before November 31, 2011 and a check in the amount of \$1,208.66 on or before December 31, 2011 and January 31, 2012.

FLORIDA

GEORGIA

IDAHO

ILLINOIS

American Express has requested that we advise your client of the following;

KENTUCKY

By accepting this amount American Express releases Barbara Failla from further liability on this specific account only. No attempts will be made to collect the remaining balance. However, it should be noted that the account will continue to reflect the remaining balance which would need to be paid before American Express processes any future applications that your client may choose to submit for American Express accounts or that an employer may submit on your client's behalf for an American Express Corporate Card. Notwithstanding the foregoing, future applications may still be declined based on the credit criteria in place at the time the application is submitted.

MARYLAND

MASSACHUSETTS

MICHIGAN

NEW JERSEY

NEW HAMPSHIRE

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the account's settled status.

NEW YORK

OHIO

If the payment of the settlement amount is not received on or before the date stated above, acceptance of your client's settlement offer is withdrawn. If there are any questions or concerns please contact your client's account manager.

OREGON

TENNESSEE

TEXAS

VIRGINIA

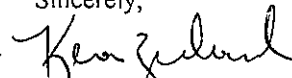
KB/cew/600/TG

WASHINGTON

WEST VIRGINIA

DISTRICT OF
COLUMBIA

Sincerely,


Kevin Bedard
Account Specialist

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.