

ATTORNEYS AT LAW
80 MINUTEMAN ROAD
ANDOVER, MASSACHUSETTS 01810
Tel. (800) 370-2251 / (978) 686-2255
Fax (978) 686-3538
NY CITY RESIDENTS ONLY CALL (877) 368-4531

45%
SUMMONS

July 13, 2010

Michael [REDACTED]
3000 Marcus Avenue Suite 1 W 12
New Hyde Park, NY 11042

RE: American Express
[REDACTED]
Account No. [REDACTED]
Account Bal: \$27,601.23

Dear Sir or Madam:

This letter will confirm that our client, American Express, has agreed to accept \$12,500.00 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 \$12,500.00 on or before July 16, 2010.

American Express has requested that we advise you of the following:

By accepting this amount American Express releases Brendan Gilfedder from further liability on these specific accounts 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 you may choose submit for American Express accounts or that an employer may submit on your 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.

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 accounts settled status.

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payment of the settlement amount is not made on or before the date stated above, acceptance of your settlement offer is withdrawn.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

Sincerely,

Kevin Bedard
Account Specialist

KB/sl/615/SR

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.

Paul W. Zwicker
MA Bar

Robert W. Thucotte
MA Bar

William H. Harris
MA & NH Bars

Mireille H. Vartanian
MA Bar

Barbara A. Carnevale
MA Bar

Jennifer L. Bockstahler
MA Bar

Trevor Clement
MA Bar

Eleanor Hargreaves
MA & NH Bars

Erin M. Roczak
MA Bar

James Ballantine
MA Bar

Raymond J. Lee
CA Bar

Eric Jun
CA Bar

Arthur Teasmond
CA, MA & NH Bars

Martin Hoffmann
CA Bar

Andrew J. Dick
NY & FL Bars

Janeli Dutton
IN, OH & KY Bars

Dariso D. Arnold
GA & WV Bars

Cooly J. McLeod
GA Bar

Tamara D. Starik
GA Bar

Dwight Baylor
AZ, NV & VA Bars

Sarah De La Rosa
AZ & NV Bars

McCori Van Ess
AZ Bar

Brian Salvasey
FL Bar

G. Michael Samples II
FL Bar

Brandon A. Stanko
FL Bar

MyQuen McClure Kooki
IL Bar

Michael S. McDonald
IL Bar

Christopher D. Geborn
TX Bar

Megan D. Nagreitar
CA & TX Bar

Kendall L. Bryant
TX Bar

Shannon M. Pawley
MI Bar

Traol L. Kern
MI Bar

Andrew S. Lerner
MD, DC, VA, & WV Bars

Gregory B. Wals
MD & DC Bars

Ashley A. Lawson
MD, DC, KY, WV Bars

Joseph O. Moreno
VA Bar

Kevin M. Hughes
CT & MA Bars

Peter N. Fish
NJ Bar

Douglas J. Smith
OR, WA, ID Bars

Nicholas Adler
TN Bar