

Relin, Goldstein & Crane, LLP
28 East Main Street, Suite 1800
Rochester, NY 14614-1991
Phone: (585) 325-6202 Fax: (585) 325-6201

September 26th, 2018

C/O Law Office of Kenneth H Dramer
626 RXR Plaza, West Tower-6th Floor
Uniondale, NY 11556

Christopher [REDACTED]
[REDACTED]
Massapequa, NY 11758

American Express Centurion Bank vs
[REDACTED] Inc & Christopher [REDACTED]
Re: Account Ending [REDACTED]
Balance Owed: \$9,679.56



Dear Mr. Sininsky:

This letter is to confirm our telephone conversation regarding settlement of the balance owed on your client's American Express account referenced above. When we discussed the settlement offer, you agreed to pay the settlement amount listed below to resolve this account.

Settlement Amount
\$\$4,800.00

This settlement offer is contingent upon timely payments. We will honor this offer provided the full settlement amount is paid by October 5th, 2018 in accordance with the payment schedule outlined below:

1. \$4,800.00 by October 5th, 2018

Upon receipt and clearance of payment for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit timely payment for the settlement amount by the date referenced above may result in further collection efforts to recover the full balance owed.

The State of New York requires us to provide you the following notice:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants; and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

If you have any questions, please contact us at 1-800-203-9552. We are available to assist you 8:00 A.M. thru 5:00 P.M. E.S.T.

Sincerely,

Relin, Goldstein, Crane, LLP.

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