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CT & MA Bars

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NJ & PA Bars

September 30, 2009

\$37,600.00 SAVED

[Redacted]
C/O Brad Neuman

[Redacted]

RE: American Express

Account No. [Redacted]

Dear: [Redacted]

This letter will confirm that our client, American Express, has agreed to accept \$9,400.00 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 \$9,400.00 on or before September 30, 2009.

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

By accepting this amount American Express releases [Redacted] 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 that the account is settled in full 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payment of the settlement amount is not made on or before the date stated above, acceptance of your settlement offer is withdrawn.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,

[Redacted]
Account Specialist

KB/ta/500/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.