

Massachusetts 01810
3538
8-4531

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

ARIZONA

CALIFORNIA

CONNECTICUT

FLORIDA

GEORGIA

IDAHO

ILLINOIS

KENTUCKY

MARYLAND

MASSACHUSETTS

MICHIGAN

NEW JERSEY

NEW HAMPSHIRE

NEW YORK

OHIO

OREGON

TENNESSEE

TEXAS

VIRGINIA

WASHINGTON

WEST VIRGINIA

DISTRICT OF
COLUMBIA

Personal and Confidential
Law Offices of Kevin E Stroud
Attn: Stephanie
Fax: 8665721410

**\$9,696.28
SAVED**

October 20, 2011

Re: [REDACTED]
American Express Account Ending: [REDACTED]

Balance: \$16,184.28

To whom it may concern:

This letter will confirm that our client, American Express, has agreed to accept \$6,488.00 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 \$600.00 on or before October 28, 2011, and a check in the amount of \$256.00 on or before November 28, 2011, and on the 28th of each consecutive month until September 28, 2013.

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

By accepting this amount American Express releases [REDACTED] 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 you may choose to 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 account's settled status.

If the payment of the settlement amount is not received on or before the date stated above, acceptance of your settlement offer is withdrawn.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/EG/730/MB

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.

IMPORTANT NOTICES

OFFICE HOURS: Monday through Thursday 8:00 AM – 11:00 PM, Friday 8:00 AM – 6:00 PM, Saturday 8:00 AM – 1:00 PM. (All times are Eastern).

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

California – The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

California/Utah --- As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Colorado - The following language is required by Colorado state law to be contained in the initial debt collection letter sent to Colorado residents:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

Colorado residents may contact our office by telephone at 800-370-2251 during the office hours stated above.

Maine – Maine residents may contact our office by telephone at 800-370-2251 during the office hours stated above.

Massachusetts – Massachusetts residents may contact our office by telephone at 800-370-2251 during the office hours stated above. The business address is: 80 Minuteman Road, Andover, Massachusetts 01810-1008. Massachusetts Law requires that we inform you:

NOTICE OF IMPORTANT RIGHTS OF MASSACHUSETTS RESIDENTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

To all consumers: Federal law or other state laws may also provide you with similar or even greater rights.

80 Minuteman Road, Andover, MA 01810
2300 Litton Lane, Hebron, KY 41048
10550 Deerwood Park Blvd, Building 300
Jacksonville, FL 32256

– New York City Department of Consumer Affairs License No. 1258252
– New York City Department of Consumer Affairs License No. 1258254
– New York City Department of Consumer Affairs License No. 1375100