



**Nationwide Credit, Inc.**  
 PO BOX 26314  
 LEHIGH VALLEY PA 18002-6314  
 Monday-Friday 8:00 am-6:00 pm ET 1-877-779-3472

RE: AMERICAN EXPRESS  
 Account Number: [REDACTED]  
 Account Balance: \$8,997.35  
 Date: 03/03/2015

**Original Balance: \$6,997.35**  
**Settled for: \$2,800.00**

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**Saved: \$4,197.35**

**60% Savings**

Dear [REDACTED]



Per our telephone discussion, you've agreed to pay the Settlement Balance Due listed below as settlement of your Balance Owed. Payment(s) will be reflected in the Balance Owed and Full Settlement Amount that are listed below.

This settlement offer is contingent upon timely payment. We will honor this offer if:

1. We receive the Full Settlement Amount by: 09/30/2015.
2. Settlement payment(s) are made as follows:

Payment No.	Payment Date	Payment Amount	Payment No.	Payment Date	Payment Amount
1	03/30/2015	\$500.00			
2	04/30/2015	\$300.00			
3	05/29/2015	\$400.00			
4	06/30/2015	\$400.00			
5	07/30/2015	\$400.00			
6	08/28/2015	\$400.00			
7	09/30/2015	\$400.00			
<b>Balance Owed</b>			<b>Full Settlement Amount</b>		
\$6,997.35			\$2,800.00		

Failure to remit timely payment for the Full Settlement Amount may result in further collection action to recover the Balance Owed.

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt \$600.00 or more. Please consult your tax advisor concerning any tax questions.

MAURICE RICO

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.



A98  
042814

\*\*\* Please See Reverse Side of This Letter for Important Consumer Information \*\*\*

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

PERSONAL AND CONFIDENTIAL  
 PO BOX 26315  
 LEHIGH VALLEY PA 18002-6315

00391



ID NUMBER:	[REDACTED]
BALANCE DUE:	\$8,997.35
AMOUNT ENCLOSED:	

o Change of address: Print New Address on Back

REMIT TO:



NATIONWIDE CREDIT, INC.  
 PO BOX 26314  
 LEHIGH VALLEY PA 18002-6314

C/O [REDACTED] 11 Broadway Ste 1600  
 New York NY 10004-1303

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