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NY CITY RESIDENTS ONLY CALL (877) 368-4531

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

ALASKA
ARIZONA
CALIFORNIA
CONNECTICUT
FLORIDA
GEORGIA
IDAHO
ILLINOIS
KENTUCKY
MARYLAND
MASSACHUSETTS
MICHIGAN
MINNESOTA
NEW JERSEY
NEW HAMPSHIRE
NEW YORK
NORTH CAROLINA
OHIO
OREGON
SOUTH CAROLINA
TENNESSEE
TEXAS
VIRGINIA
WASHINGTON
WEST VIRGINIA
WISCONSIN
DISTRICT OF
COLUMBIA

Personal and Confidential
National Debt Relief

Creditor: American Express
Your Client: [REDACTED]
Account number ending in: [REDACTED]
Balance: \$19,179.22

To Whom It May Concern:

This letter will confirm that our client, American Express, has agreed to accept \$11,628.00 ("the agreed settlement amount") as settlement in full of the above-referenced account, conditioned upon receipt by this firm of a payment in the amount of \$969.00 on or before the 28th of each consecutive month beginning January 31, 2014 until December 28, 2014.

Upon this firm's timely receipt of the above payment and the successful negotiation thereof, this firm will advise our client that the account is settled in full.

If the full amount of the settlement payment is not received by this firm on or before December 28, 2014, acceptance of your client's settlement offer is withdrawn and our client reserves the right to undertake further collection action to recover the total remaining amount owed on the account. If you have any questions or concerns please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

American Express has requested that we advise your client of the following;

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600.00 or more in principal. Your client should consult a tax advisor concerning any tax questions.

JJ/605/LB

January 30, 2014

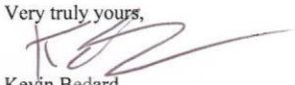
Original Balance: \$19,179.22

Settled for: \$11,628.00

Saved: \$7,551.22

39% Savings

Very truly yours,


Kevin Bedard
Account Specialist



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.