

Enrolled Balance: \$973.00
Current Balance: \$763.31
Settlement Amount: \$343.00
Settlement %: 35.25%
% Debt Reduction: 43.75%

Correspondence or Payment Address:
PO Box 357
RAMSEY, NJ 07446-0357

Central Credit Services LLC
500 North Franklin Turnpike, Suite #200
RAMSEY, NJ 07446-0357
Toll Free: (800) 829-6136

Hours of Operation: Monday - Thursday: 8:00AM to 9:00PM - Friday: 8:00AM to 5:00PM - Saturday: 8:00AM to 12:00PM EST

November 2, 2017

Central Credit Services #: [REDACTED]

[REDACTED]
C/O National Debt Relief
11 Broadway Ste 1600
New York, NY 10004

Account Information
CREDITOR: American Express (US)
ACCOUNT #: XXXXXXXXXX [REDACTED]
CURRENT BALANCE: \$ 763.31

Dear [REDACTED]

This letter is to confirm our telephone conversation regarding a settlement agreement for less than the full balance owed on your 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
\$ 343.00

This settlement offer is contingent upon timely payments. We will honor this offer provided the full settlement amount is paid by 01/24/2018 in accordance with the payment schedule outlined below:

1. \$ 101.00 by 11/24/2017
2. \$ 121.00 by 12/26/2017
3. \$ 121.00 by 01/24/2018

Upon receipt and clearance of your payment(s) for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit timely payment(s) for the settlement amount in accordance with the terms 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 (800) 829-6136.

Sincerely,

Central Credit Services

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. Calls to or from this company may be monitored or recorded. In compliance with NYC Code Section 20-493.1 and Yonkers City Code § 31-162, contact Robert Pettway of Central Credit Services LLC at 800-829-6136.

New York City Department of Consumer Affairs License Numbers: 1469470, 2016914, 2016916, 2016918, 2016920, 2016921, 2016922, 2016924

