

**Enrolled Balance: \$3,478.20**  
**Current Balance: \$3162.24**  
**Settlement Amount: \$1,265.00**  
**Settlement %: 36.37%**  
**% Debt Reduction: 38.63%**

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 8, 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: \$ 3,162.24



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  
 \$ 1,265.00

This settlement offer is contingent upon timely payments. We will honor this offer provided the full settlement amount is paid by 02/26/2018 in accordance with the payment schedule outlined below:

- |                            |                            |
|----------------------------|----------------------------|
| 1. \$ 260.00 by 11/24/2017 | 3. \$ 194.00 by 01/24/2018 |
| 2. \$ 194.00 by 12/26/2017 | 4. \$ 617.00 by 02/26/2018 |

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);                     | 7. Workers' compensation benefits;   |
| 2. Social security;   | 8. Public or private pensions;   |
| 3. Public assistance (welfare);                             | 9. Veterans' benefits;   |
| 4. Spousal support, maintenance (alimony) or child support; | 10. Federal student loans, federal student grants, and federal work study funds; and |
| 5. Unemployment benefits;                                   | 11. Ninety percent of your wages or salary earned in the last sixty days.            |
| 6. Disability benefits;                                     |  |

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

