



PO Box 10396
Des Moines, IA 50306-0396

October 25, 2017

[REDACTED]
11 BROADWAY STE 1600
NEW YORK, NY 10004

Enrolled Balance:	\$2,894.00
Current Balance:	\$3009.34
Settlement Amount:	\$1,505.00
Settlement %:	52%
% Debt Reduction:	33.00%

Re: Account No XXXXXXXXXX [REDACTED]

Dear [REDACTED]

Per our telephone conversation, you've agreed to pay the Full Settlement Amount as a settlement of the 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: 6/25/2018.
2. Settlement payment(s) are made as follows:
 - a. \$205.00 by 10/30/2017
 - b. \$162.50 by 11/27/2017
 - c. \$162.50 by 12/26/2017
 - d. \$162.50 by 1/25/2018
 - e. \$162.50 by 2/26/2018
 - f. \$162.50 by 3/26/2018
 - g. \$162.50 by 4/25/2018
 - h. \$162.50 by 5/25/2018
 - i. \$162.50 by 6/25/2018

Balance Owed
\$3009.34

Full Settlement Amount
\$1505.00

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

Other than communication regarding your payment plan, no further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon timely payment of the Full Settlement Amount, no further attempts will be made to collect the remaining balance.

If you have any questions, please contact us at 1-877-434-3248 Monday through Friday between the hours of 8am to 6pm (ET).

Sincerely,

American Express Global Collections

