

NATIONAL DEBT RELIEF
PO BOX 2011
NEW YORK, NY 10272

Personal and Confidential

01/06/24

Your client: [REDACTED]

Creditor: American Express

Account number ending in: [REDACTED]

File ID: 6124312

Dear Counselor:

This letter will confirm that our client, American Express, has agreed to accept \$403.51 (the “agreed settlement amount”) as settlement in full of the above-referenced account.

Please note that our client’s acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule on the second page of this letter on or before the date specified, and the successful negotiation of each payment.

After this firm’s timely receipt and successful negotiation of all of the payments set forth on the second page of this letter, (1) we will advise our client that the account is settled in full; (2) if your client’s account is in litigation and a judgment has not been awarded in our client’s favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client’s favor regarding your client’s account, we will file with the court a satisfaction of that judgment and release any associated liens.

American Express requires us to inform you that American Express will continue to report your client’s account to the credit reporting agencies based on the status of the account in accordance with their standard credit reporting practices. Once your client completes the settlement payment plan, American Express will report your client’s account settled with zero balance. If you have questions about American Express credit reporting practices, please contact 1-800-874-2717.

If each payment set forth in the payment schedule is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement may become null and void. If you have any questions or concerns, please contact your client’s non-attorney account representative.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

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.

¹ See reverse side for important information.

THIS LAW FIRM
EMPLOYS ONE OR
MORE ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING
STATES:
ALABAMA
ALASKA
ARIZONA
ARKANSAS
CALIFORNIA
COLORADO
CONNECTICUT
DELAWARE
FLORIDA
GEORGIA
IDAHO
ILLINOIS
INDIANA
IOWA
KANSAS
KENTUCKY
LOUISIANA
MAINE
MARYLAND
MASSACHUSETTS
MICHIGAN
MINNESOTA
MISSISSIPPI
MISSOURI
NEBRASKA
NEVADA
NEW HAMPSHIRE
NEW JERSEY
NEW MEXICO
NEW YORK
NORTH CAROLINA
OHIO
OKLAHOMA
OREGON
PENNSYLVANIA
RHODE ISLAND
SOUTH CAROLINA
TENNESSEE
TEXAS
UTAH
VERMONT
VIRGINIA
WASHINGTON
WEST VIRGINIA
WISCONSIN
WASHINGTON, D.C.