



07/31/2025

180 MAIDEN LN 27 FLOOR
NEW YORK NY 10038

Dear:

This letter confirms our settlement arrangement of the Balance Owed on your clients American Express account referenced above. Your client has agreed to pay the Full Settlement Amount, listed below, to resolve the Balance Owed on the account.

As your client has agreed, the initial payment has been deducted from your bank account on the date we discussed. This payment is reflected in the Balance Owed and the Settlement Balance Due that are listed below.

This settlement offer is contingent upon timely payment. We will honor this offer if:

1. We receive the entire Settlement Balance Due by: 12/30/2026
2. Settlement payment(s) are made in accordance with Schedule A.

<u>Balance Owed</u>	<u>Full Settlement Amount</u>	<u>Settlement Balance Due</u>
\$6,957.32	\$3,848.00	\$3,634.00

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 (805) 379-8500 Monday through Friday between the hours of 7:00 AM and 4:00 PM.

Important settlement information:

- Please be advised that American Express will consider your client's settlement in evaluation of any future applications.
- American Express requires us to inform your client 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 standard credit reporting practices.
- Once your client completes the settlement payment plan, American Express will report the account settled with zero balance.
- If your client has questions about American Express credit reporting practices, please contact 1-800-874-2717.

Sincerely,

American Recovery Service Incorporated

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.

CORPORATE HEADQUARTERS
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