

ZA Zwicker & Associates, P.C.
ATTORNEYS AT LAW

LAW OFFICES OF ROBERT GITMEID
11 BROADWAY STE 960
NEW YORK, NY 10004

Personal and Confidential

08/23/25

Your client: [REDACTED]
Creditor: American Express
Account number ending in: [REDACTED]

Dear Counselor:

This letter will confirm that our client, American Express, has agreed to accept \$4,923.46 (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. If your client's account is in litigation, you may receive documents from our attorneys handling the case, which your client is required to sign and return as a material condition of our client entering into this agreement and which may be filed with the court.

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.

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 or if your client does not sign and return any documents referenced above in connection with this arrangement, this settlement may become null and void. If you have any questions or concerns, please contact your client's non-attorney account representative.

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,

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.

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NY CITY AND YONKERS RESIDENTS ONLY CALL (877) 368-4531
ZWICKERPC.COM

AMXSIFAGAT

THIS LAW FIRM
EMPLOYS ONE OR
MORE ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING
STATES:
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ARIZONA
ARKANSAS
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COLORADO
CONNECTICUT
DELAWARE
FLORIDA
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