

ZWICKER & ASSOCIATES, P.C.

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September 5, 2013

THIS LAW FIRM EMPLOYS ONE OR MORE ATTORNEYS ADMITTED TO PRACTICE IN THE FOLLOWING STATES:

- ALASKA
- ARIZONA
- CALIFORNIA
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- NEW JERSEY
- NEW HAMPSHIRE
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WISCONSIN
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

Personal and Confidential

File ID: [REDACTED]
Timothy [REDACTED]
[REDACTED]

AXPSIFOFR

Creditor: American Express

[REDACTED] 2, 3, 4
Balance: \$53,710.79

Dear Sir / Madam:

This letter will confirm that our client, American Express, has agreed to accept \$21,600.00 ("the agreed settlement amount") as settlement in full of the above-referenced account, conditioned upon receipt by this firm of payment in the amount of \$900.00 on or before September 28, 2013, thereafter a check in the amount of \$900.00 on or before the 28th of each consecutive month beginning October 28, 2013 until August 28, 2015.

Upon this firm's timely receipt of the above payment and the successful negotiation thereof, this firm will advise our client that the account is settled in full.

If the full amount of the settlement payment is not received by this firm on or before September 28, 2015, acceptance of your settlement offer is withdrawn and our client reserves the right to undertake further collection action to recover the total remaining amount owed on the account. If you have any questions or concerns please contact your non-attorney account representative. You should understand and consider the terms of any settlement before agreeing to it.

American Express has requested that we advise you of the following:

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600.00 or more. Please consult your tax advisor concerning any tax questions.

The law limits how long a debt can be reported to a consumer reporting agency. Because of the age of your debt, American Express cannot report it to a consumer reporting agency. Payment or non-payment of this debt will not affect your credit score. However, should American Express institute suit and obtain a judgment, it may appear on your credit bureau.

Sincerely, [REDACTED]
Account Specialist

KB/pc/286/SC

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.