



ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

DONALDSON WILLIAMS, INC
42211 GARFIELD RD
SUITE 194
CLINTON TOWNSHIP, MI 48038

Personal and Confidential

Creditor: American Express

Your client: [REDACTED]

Account number ending in: [REDACTED]^{1,2}

File ID: [REDACTED] Balance \$38,334.26

February 1, 2021

Dear Counselor:

This letter will confirm that our client, American Express, has agreed to accept \$10,000.00 (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.

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 Important notices appear on the back of this letter. Please read them as they may affect your rights.

² Colorado residents: please read important notice on the back of this letter.

Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008
[REDACTED]

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

ALASKA

ARIZONA

CALIFORNIA

COLORADO

CONNECTICUT

FLORIDA

GEORGIA

IDAHO

ILLINOIS

INDIANA

KENTUCKY

MARYLAND

MASSACHUSETTS

MICHIGAN

MINNESOTA

NEW
HAMPSHIRE

NEW JERSEY

NEW YORK

NORTH
CAROLINA

OHIO

OREGON

PENNSYLVANIA

RHODE ISLAND

SOUTH
CAROLINA

TENNESSEE

TEXAS

VIRGINIA

WASHINGTON

WEST VIRGINIA

WISCONSIN

DISTRICT OF
COLUMBIA

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SOUTH
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TENNESSEE

TEXAS

VIRGINIA

WASHINGTON

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DISTRICT OF
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