



ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

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

Personal and Confidential

01/09/21

Your client: [REDACTED]
Creditor: American Express
Account number ending in: [REDACTED] 09

File ID: [REDACTED] Balance \$58,287.09

Dear Counselor:

This letter is to confirm our telephone conversation regarding settlement of the balance owed on your client's American Express® account referenced above. When we discussed the settlement offer, an agreement was made to pay the settlement amount listed below to resolve this account.

Settlement Amount
\$18,523.31

This settlement offer is contingent upon timely payment(s). We will honor this offer provided the full settlement amount is paid by 01/15/21 in accordance with the payment schedule on the second page of this letter.

Upon receipt and clearance of your client's payment(s) for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit timely payment(s) for the settlement amount by the date(s) referenced in the payment schedule may result in further collection efforts to recover the full balance owed.

If you have any questions, please call this firm and ask to speak to one of our non-attorney account representatives.

Please see the reverse side of this letter for important notices concerning your client's rights.

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.

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

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EMPLOYS ONE
OR MORE
ATTORNEYS
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MARYLAND

MASSACHUSETTS

MICHIGAN

MINNESOTA

NEW
HAMPSHIRE

NEW JERSEY

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OREGON

PENNSYLVANIA

RHODE ISLAND

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WEST VIRGINIA

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DISTRICT OF
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WISCONSIN

DISTRICT OF
COLUMBIA

Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment
1	01/15/21	\$18,523.31	21		\$0.00	41		\$0.00
2		\$0.00	22		\$0.00	42		\$0.00
3		\$0.00	23		\$0.00	43		\$0.00
4		\$0.00	24		\$0.00	44		\$0.00
5		\$0.00	25		\$0.00	45		\$0.00
6		\$0.00	26		\$0.00	46		\$0.00
7		\$0.00	27		\$0.00	47		\$0.00
8		\$0.00	28		\$0.00	48		\$0.00
9		\$0.00	29		\$0.00	49		\$0.00
10		\$0.00	30		\$0.00	50		\$0.00
11		\$0.00	31		\$0.00	51		\$0.00
12		\$0.00	32		\$0.00	52		\$0.00
13		\$0.00	33		\$0.00	53		\$0.00
14		\$0.00	34		\$0.00	54		\$0.00
15		\$0.00	35		\$0.00	55		\$0.00
16		\$0.00	36		\$0.00	56		\$0.00
17		\$0.00	37		\$0.00	57		\$0.00
18		\$0.00	38		\$0.00	58		\$0.00
19		\$0.00	39		\$0.00	59		\$0.00
20		\$0.00	40		\$0.00	60		\$0.00