



40%

06/24/2014

[Redacted]

Re: Account Ending [Redacted]

Dear [Redacted]

Per our telephone discussion, you've agreed to pay the Settlement Amount listed below as settlement of your Balance Owed. Payment(s) will be applied to that Settlement Amount that is listed below.

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

- 1. We receive the entire Settlement Amount by: 10/30/2014
- 2. All settlement payment terms are completed by: 10/30/2014

| | |
|---------------------|--------------------------|
| <u>Balance Owed</u> | <u>Settlement Amount</u> |
| \$1,367.27 | \$550.00 |

The settlement payment terms are set forth on the attached Schedule A which sets forth the dates and amounts of required payments toward the Settlement Amount.

Failure to remit timely payment for the Settlement Amount may result in further collection action to recover the Balance Owed.

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

If you apply for a new American Express account in the future, your application may not be approved because you have not repaid the full Balance Owed listed above. Even if you were to repay the Balance Owed listed above, any future application may still be declined based on American Express evaluation of your creditworthiness and other factors.

No further attempts will be made to collect the remaining balance while you are making payments in accordance with the settlement terms. Upon timely payment of the entire 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 A.M. to 4 P.M. PST.

Sincerely,

Patrick Garcia
American Recovery Service Incorporated

CORPORATE HEADQUARTERS
 555 St. Charles Drive, Suite 100
 Thousand Oaks, California 91360
 Phone: 805.379.8500
 Fax: 805.379.8530

"NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION."