

May 15, 2014



051.

Re: Account Ending [redacted] / Reference# [redacted]

Dear: [redacted]

This letter confirms our telephone conversation regarding settlement of your balance owed that is listed below. You agreed to pay the Settlement Balance Due listed below as settlement of your balance owed.

The payment is to be received by us in accordance with the terms listed below in the form of pay by phone, certified funds, or cashier's check. Payment can be sent to either address below.

American Express  
P.O. BOX 360001  
Ft Lauderdale FL 33336-0001

American Express  
2965 W Corporate Lakes Blvd  
Weston Fl 33331

Please provide your account number or reference number on the front of the payment to ensure proper credit. No attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed below. Upon payment of the Settlement Balance Due, no attempts will be made to collect the remaining balance.

This settlement offer is contingent upon timely payment. American Express will honor this offer so long as the Settlement Balance Due is received by 30 days from the date on this letter.

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

<u>Balance Owed</u>	<u>Settlement Balance Due</u>
\$1,871.42	\$1,216.42

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.

If you have any questions, please contact us at 1-800-700-7619 Monday through Friday between the hours of 8:00 AM and 5:00 PM Eastern.

*O. Scully*  
Customer Care Professional