



Seven Penn Plaza •
Tel: [REDACTED]

January 13, 2010

[REDACTED]
YUMA, AZ 85367-7249

Creditor: AMERICAN EXPRESS

Re:

Account#: XXXXXXXXXXXX
Reference# [REDACTED]
Balance: \$23,009.46

Dear: [REDACTED]

Please be advised this office, in concurrence with the creditor, AMERICAN EXPRESS, agrees to accept the amount of \$7000.00 in settlement of the above referenced account. This settlement is conditional upon payment being received on or before January 22, 2010.

As agreed, kindly make your personal check via telephone service payable to the creditor.

Upon clearance of said payment, as stated above, a letter will be provided to you stating said account has been "Settled". Furthermore this office agrees to advise our creditor to update your credit report accordingly.

If there should be any questions with respect to this matter, please feel free to contact [REDACTED] at the toll free number, [REDACTED]

Very truly yours:

Jonathan [REDACTED]
Manager
Collection Operations

NOTES: This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.