



30%

04-03-12



Re: Account Ending: XXXXXXXX



Dear



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

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

1. We receive the entire Settlement Balance Due by: August 24, 2012
2. All settlement payment terms are completed by: August 24, 2012

Balance Owed
\$7,190.27

Settlement Balance Due
\$2157.08

Failure to remit timely payment for the Settlement Balance Due 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 of \$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 our 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 terms listed above. Upon payment of the entire Settlement Balance Due, no further attempts will be made to collect the remaining balance.

If you have any questions, please contact us at 1-877-443-0144 Monday through Friday between the hours of Monday - Friday: 7am - 9pm CST, Saturday: 7am - 12pm CST.

Sincerely,

AmericanExpress Global Collections

Return lower portion in the enclosed envelope (make sure address appears through window)

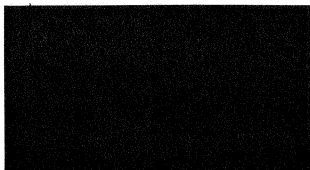


P.O. BOX 6985
BUFFALO, NY 14240-6985

| | |
|-----------------|------------|
| Notice Date: | 04-03-12 |
| Account Number: | XXXXXXXXXX |
| Offer Amount: | |

Amount Enclosed \$ _____

04-03-12



Make Payment To
 AMERICAN EXPRESS
 P.O. BOX 360001
 FT. LAUDERDALE, FL 33336-0001