

From: Zwicker & Associates P.C.

978 686 3538

10/20/2011 12:41

#001 P.001/002



THIS LAW FIRM EMPLOYS ONE OR MORE ATTORNEYS ADMITTED TO PRACTICE IN THE FOLLOWING STATES:

- ARIZONA
- CALIFORNIA
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- NEW JERSEY
- NEW HAMPSHIRE
- NEW YORK
- OHIO
- OREGON
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

Personal and Confidential

Attn: [REDACTED]  
Fax: [REDACTED]

Re: [REDACTED]  
American Express Account Ending: [REDACTED] 1234

50%

October 20, 2011

Balance: \$18,332.18

To whom it may concern:

This letter will confirm that our client, American Express, has agreed to accept \$9,084.00 as settlement in full of the above referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$2,271.00 on or before October 31, 2011, November 30, 2011, December 31, 2011, and until January 20, 2012.

American Express has requested that we advise you of the following:

By accepting this amount American Express releases Anh Tran from further liability on this specific account only. No attempts will be made to collect the remaining balance. However, it should be noted that the account will continue to reflect the remaining balance which would need to be paid before American Express processes any future applications that you may choose to submit for American Express accounts or that an employer may submit on your behalf for an American Express Corporate Card. Notwithstanding the foregoing, future applications may still be declined based on the credit criteria in place at the time the application is submitted.

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the account's settled status.

If the payment of the settlement amount is not received on or before the date stated above, acceptance of your settlement offer is withdrawn. If there are any questions or concerns please contact your account manager.

Sincerely,

Kevin Bedard  
Account Specialist

KB/BG/500/MB

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.

From: Zwicker & Associates P.C.

978 686 3538

10/20/2011 12:39

#000 P.001/002

ATTORNEYS AT LAW  
80 Minuteman Road Andover, Massachusetts 01810  
Tel. (877) 846-5051 / Fax (978) 686-3538  
NY CITY RESIDENTS ONLY CALL (877) 368-4531

THIS LAW FIRM EMPLOYS  
ONE OR MORE  
ATTORNEYS ADMITTED  
TO PRACTICE IN THE  
FOLLOWING STATES:

Personal and Confidential

50%

October 20, 2011

ARIZONA

Attn: [REDACTED]  
Fax: [REDACTED]

CALIFORNIA

Re: [REDACTED]

CONNECTICUT

American Express Account Ending: [REDACTED] 1,2,3,4

Balance: \$41,829.26

FLORIDA

To whom it may concern:

GEORGIA

This letter will confirm that our client, American Express, has agreed to accept \$21,000.00 as settlement in full of the above referenced account. This settlement is conditioned upon receipt by this office of a check in the amount of \$5,250.00 on or before October 31, 2011, November 30, 2011, December 31, 2011, and until January 20, 2012.

IDAHO

ILLINOIS

American Express has requested that we advise you of the following:

KENTUCKY

By accepting this amount American Express releases Anh Tran from further liability on this specific account only. No attempts will be made to collect the remaining balance. However, it should be noted that the account will continue to reflect the remaining balance which would need to be paid before American Express processes any future applications that you may choose to submit for American Express accounts or that an employer may submit on your behalf for an American Express Corporate Card. Notwithstanding the foregoing, future applications may still be declined based on the credit criteria in place at the time the application is submitted.

MARYLAND

Upon timely receipt of said payment and the successful negotiation thereof, this office shall advise our client that the account is settled in full. Thereafter, in due course, our client will notify the appropriate credit reporting agencies of the account's settled status.

MASSACHUSETTS

MICHIGAN

NEW JERSEY

NEW HAMPSHIRE

NEW YORK

OHIO

OREGON

If the payment of the settlement amount is not received on or before the date stated above, acceptance of your settlement offer is withdrawn. If there are any questions or concerns please contact your account manager.

TENNESSEE

TEXAS

VIRGINIA

Sincerely,

Kevin Bedard  
Account Specialist

WASHINGTON

WEST VIRGINIA

DISTRICT OF  
COLUMBIA

KB/EG/500/MB

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