

## ZWICKER &amp; ASSOCIATES, P.C.

ATTORNEYS AT LAW  
80 MINUTEMAN ROAD  
ANDOVER, MASSACHUSETTS 01810-1031  
Tel. (800) 370-2251 / (978) 686-2255  
Fax (978) 686-3538

Paul W. Zwicker  
MA Bar

Robert W. Thuette  
MA Bar

William H. Harris  
MA & NH Bars

Mirabelle H. Vartanian  
MA Bar

Barbara A. Carnevale  
MA Bar

Trevor Clement  
MA Bar

Jennifer L. Bockstahler  
MA Bar

Eleanor Hargreaves  
MA & NH Bars

Erin M. Retzck  
MA Bar

Raymond J. Lee  
CA Bar

Andrew J. Dick  
NY & FL Bars

Steven V. Sorg  
KY & OH Bars

Denise D. Arnold  
GA & WV Bars

Dwight Baylor  
AZ, NV & VA Bars

M'Cori Van Ess  
AZ Bar

Brian Szilvasy  
FL Bar

MyXuan McClure Kosid  
IL Bar

Christopher D. Osborn  
TX Bar

Shannon M. Pawley  
MI Bar

Andrew S. Lerner  
MD, DC, VA, & WV Bars

Kevin M. Hughes  
CT & MA Bars

Roy D. Ruggiero  
NJ & PA Bars

April 10, 2009

[REDACTED]  
c/o Debt Care USA  
6393 Embarcadero Dr  
Stockton, CA 95219

RE: American Express

Account No. [REDACTED] 63003

40%  
Savings

## To Whom It May Concern:

This letter will confirm that our client, American Express, has agreed to accept \$12,863.00 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 \$12,863.32 on or before April 13, 2009.

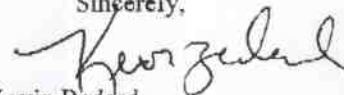
American Express has requested that we advise you of the following:

By accepting this amount American Express releases [REDACTED] from further liability on these specific accounts 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 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 that the account is settled in full status.

If the payment of the settlement amount is not made 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/yc/535/PG

<sup>1</sup>This correspondence is from a debt collector. As such this correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.