

April 30, 2010

Paul W. Zwickler
MA Bar

Robert W. Thibodeau
MA Bar

William H. Harris
MA & NY Bars

Michelle H. Varney
MA Bar

Bertrice A. Carnevale
MA Bar

Jennifer L. Doherty
MA Bar

Thevor Cloness
MA Bar

Elizabeth Hargrave
MA & NY Bars

Eric M. Sussak
MA Bar

Julius Bellacina
MA Bar

Raymond J. Lee
CA Bar

Kris Jan
CA Bar

Arthur Teitelbaum
CA, MA & NY Bars

Martin Hoffmann
CA Bar

Andrew J. Dick
NY & FL Bars

Jared Duncan
IN, OH & KY Bars

Richard Coleman
KY & OH Bars

Daniel D. Arnold
GA & NY Bars

Cecily J. McLeod
GA Bar

Tamara D. Shanks
GA Bar

Heather Barber
AZ, NY & VA Bars

Steph D. La Rosa
AZ & NY Bars

McDonnell Van
AZ Bar

Brian Sullivan
FL Bar

Q. Michael Sampson II
FL Bar

MyXian McClain Kunkel
IL Bar

Michael S. McDonald
IL Bar

Christopher D. Colucci
TX Bar

Megan D. Negreiter
CA & TX Bars

Kendall L. Bryant
TX Bar

Sharon M. Pawley
MI Bar

Thad L. Katz
MI Bar

Andrew B. Lomax
MD, DC, VA, & NY Bars

Gregory B. Walt
MD & DC Bars

Jacques C. Moreno
VA Bar

Kevin M. Hughes
CT & MA Bars

Ray J. Ruggiero
NY & PA Bars

Drew J. Smith
OR, WA, ID Bars

Nicholas Adler
TN Bar

RE: American Express

Account No.
Balance: \$ 5431.98

Dear:


This letter will confirm that our client, American Express, has agreed to accept \$1,200.00 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 \$1,200.00 on or before April 30, 2010.

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

By accepting this amount American Express releases 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/ms/55L/TM

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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.