

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

ZWICKER & ASSOCIATES, P.C.  
 ATTORNEYS AT LAW  
 80 MINUTEMAN ROAD, ANDOVER, MASSACHUSETTS 01810-1008  
 Tel. (800) 594-7323 Fax (978) 686-3538  
 NY CITY AND YONKERS RESIDENTS ONLY CALL (877) 368-4531

ALASKA

ARIZONA Personal and Confidential

January 3, 2017

CALIFORNIA

COLORADO McKinney, TX 75069

CONNECTICUT

FLORIDA Creditor: American Express  
 Account number ending in 61006<sup>1,2,3,4</sup>

File ID: 4904156

GEORGIA Balance: \$321,065.30

IDAHO Dear: Mr. Martin

ILLINOIS

INDIANA

This letter will confirm that our client, American Express, has agreed to accept \$176,586.00 (the "agreed settlement amount") as settlement in full of the above-referenced account.

KENTUCKY

MAINE

MARYLAND

MASSACHUSETTS

MICHIGAN

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule below on or before the date specified, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth below, (1) we will advise our client that the account is settled in full; (2) if your account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your account, we will file with the court a satisfaction of that judgment and release any associated liens.

MINNESOTA

NEW JERSEY

NEW HAMPSHIRE

NEW YORK

NORTH CAROLINA

OHIO

Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment
1	01/06/17	\$176,586.00						

OREGON

PENNSYLVANIA

RHODE ISLAND

If each payment set forth above is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your non-attorney account representative. You should understand and consider the terms of any settlement before agreeing to it.

SOUTH CAROLINA

TENNESSEE

TEXAS

Sincerely,

VERMONT

ZWICKER & ASSOCIATES, P.C.

VIRGINIA

WASHINGTON

WEST VIRGINIA

DISTRICT OF COLUMBIA

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. AXPMSIF