



American Express

[REDACTED]

[REDACTED]

Robert [REDACTED]

FAX TRANSMISSION, PER REQUEST  
ATTN: Phil

[REDACTED]

Re: American Express Account [REDACTED]  
Current Balance \$40,699.99

Dear [REDACTED]

American Express agrees to accept \$20,000.04 as settlement in full on the above referenced account. Payments not received via direct check over the telephone are to be overnight mailed to the following address. The payment schedule is as follows:

[REDACTED]

[REDACTED]

Upon receipt of your final payment, American Express will update the three major Credit Reporting Bureaus to reflect that the account has been satisfied by a settlement.

On behalf of American Express, your demonstrated effort to satisfy this account is appreciated. If you have any questions, please feel free to call me at [REDACTED]

Sincerely,

[REDACTED]  
American Express

[REDACTED]