

NATIONWIDE, CREDIT, INC.  
2015 VAUGHN ROAD, BUILDING 400 KENNESAW, GA 30144  
(866) 479-0925

11/19/2009

RE: AMERICAN EXPRESS TRAVEL RELATED SE: [REDACTED]  
BAL: **\$37,682.74**

We are writing to confirm the settlement offer made to you on behalf of American Express. We and American Express Travel Related Services Company, Inc. agree to settle your account noted above for an amount of \$9,000.00. (Nine Thousand Dollars and Zero Cents) payable in three (3) installments.

First payment in the amount of \$4500.00 (Four Thousand Five Hundred Dollars and Zero Cents) has to be good on 26th November 2008. Second payment in the amount of \$2,000.00 (Two Thousand Dollars and Zero Cents) has to be good on 26th December 2008. Third and Final payment in the amount of \$2500.00 (Two Thousand Five Hundred Dollars and Zero Cents) has to be good on 26th January 2009.

Make your check payable to Nationwide Credit Inc. or American Express before the agreed dates as noted above. Please do understand that after 19th November 2008, this offer will no longer apply and we will request the full balance immediately.

If you have any questions about this matter call us toll free at (866) 479-7925.

Accepting this offer will end your obligation for the debt, amount substantial cost savings compared to your account balance.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

PO BOX 740640

ATLANTA, GA 30374

ID NUMBER: [REDACTED]  
ACCOUNT NO: [REDACTED]  
BALANCE DUE: \$37,682.74

RE: AMERICAN EXPRESS TRAVEL RELATED SE  
[REDACTED]

[REDACTED]  
C/O. CONSUMER RECOVERY NETWORK  
[REDACTED]

NATIONWIDE CREDIT, INC.  
PO BOX 740640  
ATLANTA, GA 30374