

Account Number:	
Balance Due:	\$9,581.15
Settlement Offer:	\$3,736.65
You Save:	\$5,844.50



**Cards**

P.O. Box 360001  
Ft. Lauderdale, FL 33336-0001

Date: January 20, 2005

**A Settlement Offer**

As a previous American Express Cardholder, we value our relationship and we respect that you may be going through some difficult times. As a result, we would like to work with you to resolve your outstanding balance with American Express.

For a limited time, we are offering you an opportunity to settle this account with us at 39% of the outstanding balance equal to \$3,736.65. This represents a savings of \$5,844.50 from the total outstanding balance due of \$9,581.15.

**Send a payment today**

To take advantage of this limited offer, send a payment for the full settlement within 30 days of this letter. Upon receipt and clearance of your payment, this account will be considered settled in full.

If you have any questions about this offer, we can be reached at 877-466-7450, Monday-Thursday 8am-9pm CST, Friday 8am-5pm, Saturday 8am-12pm.

We would like to resolve this matter with you.

Sincerely,

M. Ghazavi  
Director of Collections

This offer supersedes any written or oral offers you have previously received and will be valid for a period of 30 days from the date of this letter.

The settlement offer expires. **February 19, 2005**

TEAR ALONG LINE AND RETURN LOWER PORTION WITH PAYMENT

Account Number:	
Offer Expires:	February 19, 2005
104583987	



I have enclosed a payment payable to American Express to settle my account for \$3,736.65.

**Make Payment to:**

American Express  
P.O. Box 360001  
Ft. Lauderdale, FL 33336-0001

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