

**Cards**American Express Cards
P.O. Box 6618
Omaha, NE 68106-0618

June 22, 2005

ATTN: Manny

Fax#: 703-392-5714

Re: American Express Account
Current Balance \$14,701.68

Dear

American Express agrees to accept **\$7,350.84** as settlement in full on the above referenced account. Your payment must be received in our office no later than **July 5, 2005**. Please call our office to make arrangements **to pay by direct check over the phone** or send your payment **overnight mail** to the address below:

**US Payment Florida
2965 West Corporate Lakes Blvd
Weston, FL 33331**

Upon receipt of your 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 1-866-462-5235.

Sincerely,

Chad Walker

American Express

jpf