



Cards

December 19, 2008

[Redacted]
[Redacted]
[Redacted]

Re: American Express Account Number 3727 [Redacted]
Outstanding Balance \$33,269.16

Dear Mrs. Hanc [Redacted]

This letter will confirm our telephone conversation of the agreed upon settlement amount for \$12,642.28 to be paid by the following payment arrangements.

Due Date	Amount
12/22/08	\$11,800.00
01/26/09	\$842.28

Should you default from the above arrangement, the settlement offer is null and void.

If you have any questions, you may contact our office at [Redacted]

Regards,

[Redacted Signature]

[Redacted]
American Express
Assistant Director