

NATIONWIDE CREDIT, INC.
2015 VAUGHN RD., BLD. 400, KENNESAW, GA 30144
[REDACTED]

01/27/09

RE: AMERICAN EXPRESS TRAVEL RELATED SE # 3728 [REDACTED]
Balance: \$ 2805.67

We are writing to confirm the settlement offer that we made to you on behalf of American Express. American Express Travel Related Services Company, Inc. and we agree to settle your account noted above for an amount of \$820.00 (Eight Hundred Twenty Dollars and Zero cents). Amount to be paid on the 27th January 2009.

Make your check payable to Nationwide Credit Inc, or American Express on or before the agreed dates as noted above. Please do understand that after the 27th January 2009, this offer will no longer apply and we will request the full balance immediately and no settlements would be entertained further.

If you have any questions about this matter, call us toll free at [REDACTED]

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

The total account balance as of the date of this letter is shown above. You account balance may increase due to interest or other charges, if so provided in your agreement with your creditor.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PO BOX 740640
ATLANTA, GA 30374

ID NUMBER: [REDACTED]
ACCOUNT NO: 3728 [REDACTED]
BALANCE DUE: \$ 2805.67

RE: AMERICAN EXPRESS TRAVEL RELATED SE
[REDACTED]

NCI ID: [REDACTED]
[REDACTED] VINCENT
[REDACTED]
[REDACTED]

NATIONWIDE CREDIT, INC
PO BOX 740640
ATLANTA, GA 30374