

LAW OFFICES OF ROBERT GITMEID
11 BROADWAY STE 960
NEW YORK, NY 10004

Personal and Confidential

10/12/23

Your client: [REDACTED]

Creditor: American Express

Account number ending in: [REDACTED]

File ID: 5684190

Dear Counselor:

This letter will confirm that our client, American Express, has agreed to accept \$4,311.89 (the “agreed settlement amount”) as settlement in full of the above-referenced account.

Please note that our client’s acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule on the second page of this letter on or before the date specified, and the successful negotiation of each payment.

After this firm’s timely receipt and successful negotiation of all of the payments set forth on the second page of this letter, (1) we will advise our client that the account is settled in full; (2) if your client’s account is in litigation and a judgment has not been awarded in our client’s favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client’s favor regarding your client’s account, we will file with the court a satisfaction of that judgment and release any associated liens.

American Express requires us to inform you that American Express will continue to report your client’s account to the credit reporting agencies based on the status of the account in accordance with their standard credit reporting practices. Once your client completes the settlement payment plan, American Express will report your client’s account settled with zero balance. If you have questions about American Express credit reporting practices, please contact 1-800-874-2717.

If each payment set forth in the payment schedule is not received by this firm on or before the date specified for that payment and successfully negotiated, this settlement may become null and void. If you have any questions or concerns, please contact your client’s non-attorney account representative.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

¹ See reverse side for important information.

THIS LAW FIRM
EMPLOYS ONE OR
MORE ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING
STATES:

ALABAMA

ALASKA

ARIZONA

ARKANSAS

CALIFORNIA

COLORADO

CONNECTICUT

DELAWARE

FLORIDA

GEORGIA

IDAHO

ILLINOIS

INDIANA

KANSAS

KENTUCKY

LOUISIANA

MARYLAND

MASSACHUSETTS

MICHIGAN

MINNESOTA

MISSISSIPPI

MISSOURI

NEVADA

NEW
HAMPSHIRE

NEW JERSEY

NEW MEXICO

NEW YORK

NORTH
CAROLINA

OHIO

OREGON

PENNSYLVANIA

RHODE ISLAND

SOUTH
CAROLINA

TENNESSEE

TEXAS

UTAH

VIRGINIA

WASHINGTON

WEST VIRGINIA

WISCONSIN

WASHINGTON, D.C.