



THE LAW OFFICE OF
EDWIN A. ABRAHAMSON & ASSOCIATES, P.C.
WWW.EAA-LAW.COM

EDWIN A. ABRAHAMSON
MICHAEL F. RATCHFORD
HEATHER K. WOODRUFF*
*ALSO MEMBER OF FL BAR

THOMAS

September 23, 2009

File#:

RE: Original Creditor: AMERICAN EXPRESS
Reference Number:
Judgment Number:
Current Balance: \$15,366.58

THOMAS

Pursuant to your recent conversation with Edwin A. Abrahamson and Associates regarding the above referenced account, the following settlement offer is extended to you:

1. This account can be settled-in-full with remittance of \$9,222.00 payable as follows:
Monthly payments of \$3,074.00 commencing on September 30, 2009 and continuing on the 30th day of each month thereafter until the settlement amount is paid in full
2. Failure to make the settlement payment will result in this offer being rendered "null-and-void".
3. Upon payment received in our offices, any interest accrued from this date will be adjusted off the account and your credit will be fully amended.

Remittance of this settlement amount will release you from any further obligation with relation to this debt. This account will be reported to the Credit Bureaus as "Settled-In-Full".

Thank you for your cooperation regarding this debt.

Sincerely,

Telephone:

This "Settled-In-Full" letter is subject to our receipt of final payment on any check submitted to settle the account in full. If payment is made by Credit Card: this "Settled-In-Full" letter serves as authorization for the charge to the credit card account used to remit payment in full. If final payment is voided as a result of Charge-back on a Credit Card or a Returned Check, then this "Settled-In-Full" letter is null and void and the debt obligation remains due and owing. This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a letter from a debt collector.