

*Law Offices of
Mitchell N. Kay, P.C.*

May 12, 2008

Kimberly [REDACTED]
[REDACTED]
[REDACTED]
Via Fax: 877.251.3328
Attn: Dawn Speth

RECEIVED
MAY 12 2008
BY:

*Seven Penn Plaza
New York, N.Y. 10001
Tel: (212) 695-8155
Fax: (212) 330-9624
Toll Free: (800) 247-4721*

Creditor: American Express
Re: Kimberly [REDACTED]
Account: 97115456 [REDACTED]
Reference: [REDACTED]
Balance: \$42,736.60

Dear Ms. McMinn

Please be advised this office, in concurrence with the creditor, American Express, agrees to accept the amount of \$14,958.00 in settlement of the above referenced account. This settlement is conditioned upon payment being received on or before 11:00 am eastern May 29, 2008.

As agreed, kindly make your Personal Check via Telephone payable to Mitchell N. Kay, PC.

Upon clearance of said payments, as stated above, a letter will be provided to you stating said account has been "Settled". Furthermore, this office agrees to advise our creditor to update your credit report accordingly.

If there should be any questions with respect to this matter, please feel free to contact Steve Bazin at the toll free number 1-888-647-5699, extension 7216.

Very truly yours,

By: Tashiem Mayo
Tashiem Mayo
Asst. Manager
Collection Operations

NOTE: This is an attempt to collect a debt; any information obtained will be used for that purpose.