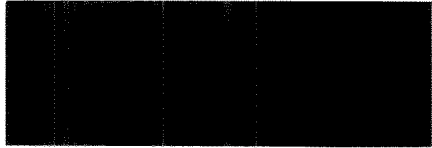




Corporate Headquarters



40% Offer

January 18, 2010



Principal Balance: \$4285.97

Balance Due: \$4285.97

Reference Number: [Redacted]

Account Number: [Redacted]

IMPORTANT SETTLEMENT OFFER

RE: Your Past Due Account with American Express

We have previously notified you of the past due balance of \$4285.97 that has been placed with our office by American Express.

Our client has authorized this office to tender an offer to settle this matter for 40% of the current balance owing. This is a time sensitive matter requiring your immediate acceptance. This offer will become null and void 10 days from the date of this letter should you fail to accept the offer. We are not obligated to renew this offer. If you would like to take advantage of this opportunity please contact us today.

Please contact our office at your earliest opportunity by calling Toll-Free at [Redacted] Please call us with any questions or to verify your settlement amount.

This notice has been sent by a collection agency. This is an attempt to collect a debt, any information obtained will be used for that purpose.

Sincerely,



"NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION."

-----Detach and Return-----



Return Service Requested

"Web Pay" available on line at www.arsigroup.com

To pay by credit card, please complete the following:

Check one: Visa MasterCard Discover

Card Number: _____

Expiration Date: ___/___/___ Payment Amount: \$ _____

Signature: _____

Print Name on Card: _____

A 4% processing fee will be added to the above, except in MA, ID, MN, CO, WA & WI



American Recovery Service Incorporated

