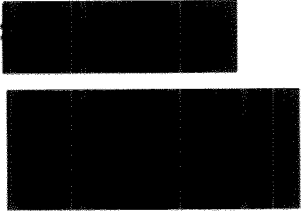


45% Offer

DAVID M WRIGHT  
STEPHEN J LERCH  
WILLIAM C BUTLER  
STEPHEN J SHUMLAS



February 16, 2010



Attn: [Redacted]

Fax No: [Redacted]

Re: American Express Centurion Bank vs. [Redacted]  
W & L File No: [Redacted]

Dear [Redacted]

Our office is willing to accept a settlement in full for this account. Your balance as of today is \$33,095.37, settlement amount is \$14,893.00, payable as follows: one payment of \$11,000.00 due February 26, 2010 and two payments of \$1,946.20 due 3/26/10 and 4/26/10. Please make funds payable to Wright & Lerch and send to the above address. Please reference the file number above on your payment. If you have any questions, please feel free to contact our office.

This communication is from a debt collector as that term is defined in federal law.

Thank you,



Collection Team

