



ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

NATIONAL DEBT RELIEF
11 BROADWAY SUITE 1600
NEW YORK, NY 10004

Personal and Confidential

08/14/20

Your client: JOSE [REDACTED]
Creditor: American Express
Account number ending in: [REDACTED]
Balance: \$4,820.16

File ID: [REDACTED]

Dear Counselor:

This letter is to confirm our telephone conversation regarding settlement of the balance owed on your client's American Express® account referenced above. When we discussed the settlement offer, an agreement was made to pay the settlement amount listed below to resolve this account.

Settlement Amount
\$2,424.54

This settlement offer is contingent upon timely payment(s). We will honor this offer provided the full settlement amount is paid by 02/07/21 in accordance with the payment schedule on the second page of this letter.

Upon receipt and clearance of your client's payment(s) for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit timely payment(s) for the settlement amount by the date(s) referenced in the payment schedule may result in further collection efforts to recover the full balance owed.

If you have any questions, please call this firm and ask to speak to RACHEL TURNER, one of our non-attorney account representatives.

Please see the reverse side of this letter for important notices concerning your client's rights.

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.

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

- ALASKA
- ARIZONA
- CALIFORNIA
- COLORADO
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- INDIANA
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- NEW HAMPSHIRE
- NEW JERSEY
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- PENNSYLVANIA
- RHODE ISLAND
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- WISCONSIN
- DISTRICT OF COLUMBIA

IMPORTANT NOTICES

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

NEW YORK STATE:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (1) The use or threat of violence;
- (2) The use of obscene or profane language; and
- (3) Repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- (1) Supplemental security income (SSI);
- (2) Social Security;
- (3) Public assistance (welfare);
- (4) Spousal support, maintenance (alimony) or child support;
- (5) Unemployment benefits;
- (6) Disability benefits;
- (7) Workers' compensation benefits;
- (8) Public or private pensions;
- (9) Veterans' benefits;
- (10) Federal student loans, federal student grants, and federal work study funds; and
- (11) Ninety percent of your wages or salary earned in the last sixty days.

Federal law or other state laws may also provide you with similar or even greater rights.

New York City Department of Consumer Affairs License No. 2045431-DCA: 80 Minuteman Road, Andover, MA 01810

New York City Department of Consumer Affairs License No. 2045486-DCA: 2300 Litton Lane, Suite 200, Hebron, KY 41048

New York City Department of Consumer Affairs License No. 2048466-DCA: 1225 West Washington St., Suite 110, Tempe, AZ 85281

New York City Department of Consumer Affairs License No. 2087966-DCA: 14055 Riveredge Drive, Suite 400, Tampa, FL 33637

Authorizing us by phone to set up payments on your account

If you and this firm agree that you can make a series of monthly payments on your account in specified amounts, you can authorize this firm by phone to initiate those payments electronically from your bank account. By (1) calling us at 800-370-2251 (NY City and Yonkers Residents Only Call 877-368-4531) or taking a call from us; (2) specifying the amounts and dates of payments which you would like to make; (3) identifying the bank account of yours which you wish to use to make the payments; and (4) electronically signing an Authorization, you authorize us to initiate payments from your account in the amounts and on the dates that you specify (and, if necessary, to electronically correct any erroneous debits or credits). You understand that your bank may charge you a fee for any unsuccessful payment and that we have no liability for any such fee. All ACH transactions that you authorize must comply with all applicable law and ACH network rules. **YOU ARE NOT REQUIRED TO ARRANGE FOR OR AUTHORIZE ANY PAYMENTS OF THIS TYPE. If you choose to provide an authorization, you can cancel it by calling us toll free at 800-370-2251 (NY City and Yonkers Residents Only Call 877-368-4531) or sending written notice to us at Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810. Any cancellation request should be received by us at least three business days before the date on which you want the cancellation to be effective.** Your authorization in no way limits any right you may have under federal law to stop payment of a preauthorized electronic transfer by contacting your financial institution.

OFFICE HOURS: Monday through Thursday 8:00 AM – 9:00 PM, and Friday 8:00 AM – 7:00 PM. (All times are Eastern).



ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

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

- ALASKA
- ARIZONA
- CALIFORNIA
- COLORADO
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- INDIANA
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- NEW HAMPSHIRE
- NEW JERSEY
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- PENNSYLVANIA
- RHODE ISLAND
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- WISCONSIN
- DISTRICT OF COLUMBIA

Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment	Payment #	Payment due on or before	Amount of Payment
1	08/28/20	\$404.09	21		\$0.00	41		\$0.00
2	09/28/20	\$404.09	22		\$0.00	42		\$0.00
3	10/28/20	\$404.09	23		\$0.00	43		\$0.00
4	11/28/20	\$404.09	24		\$0.00	44		\$0.00
5	12/28/20	\$404.09	25		\$0.00	45		\$0.00
6	01/28/21	\$404.09	26		\$0.00	46		\$0.00
7		\$0.00	27		\$0.00	47		\$0.00
8		\$0.00	28		\$0.00	48		\$0.00
9		\$0.00	29		\$0.00	49		\$0.00
10		\$0.00	30		\$0.00	50		\$0.00
11		\$0.00	31		\$0.00	51		\$0.00
12		\$0.00	32		\$0.00	52		\$0.00
13		\$0.00	33		\$0.00	53		\$0.00
14		\$0.00	34		\$0.00	54		\$0.00
15		\$0.00	35		\$0.00	55		\$0.00
16		\$0.00	36		\$0.00	56		\$0.00
17		\$0.00	37		\$0.00	57		\$0.00
18		\$0.00	38		\$0.00	58		\$0.00
19		\$0.00	39		\$0.00	59		\$0.00
20		\$0.00	40		\$0.00	60		\$0.00

Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008
Tel. (800) 594-7323 Fax (978) 686-3538 TTY (877) 249-1914
NY CITY AND YONKERS RESIDENTS ONLY CALL (877) 368-4531

AMXSIFTANY

IMPORTANT NOTICES

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

NEW YORK STATE:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (1) The use or threat of violence;
- (2) The use of obscene or profane language; and
- (3) Repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- (1) Supplemental security income (SSI);
- (2) Social Security;
- (3) Public assistance (welfare);
- (4) Spousal support, maintenance (alimony) or child support;
- (5) Unemployment benefits;
- (6) Disability benefits;
- (7) Workers' compensation benefits;
- (8) Public or private pensions;
- (9) Veterans' benefits;
- (10) Federal student loans, federal student grants, and federal work study funds; and
- (11) Ninety percent of your wages or salary earned in the last sixty days.

Federal law or other state laws may also provide you with similar or even greater rights.

New York City Department of Consumer Affairs License No. 2045431-DCA: 80 Minuteman Road, Andover, MA 01810

New York City Department of Consumer Affairs License No. 2045486-DCA: 2300 Litton Lane, Suite 200, Hebron, KY 41048

New York City Department of Consumer Affairs License No. 2048466-DCA: 1225 West Washington St., Suite 110, Tempe, AZ 85281

New York City Department of Consumer Affairs License No. 2087966-DCA: 14055 Riveredge Drive, Suite 400, Tampa, FL 33637

Authorizing us by phone to set up payments on your account

If you and this firm agree that you can make a series of monthly payments on your account in specified amounts, you can authorize this firm by phone to initiate those payments electronically from your bank account. By (1) calling us at 800-370-2251 (NY City and Yonkers Residents Only Call 877-368-4531) or taking a call from us; (2) specifying the amounts and dates of payments which you would like to make; (3) identifying the bank account of yours which you wish to use to make the payments; and (4) electronically signing an Authorization, you authorize us to initiate payments from your account in the amounts and on the dates that you specify (and, if necessary, to electronically correct any erroneous debits or credits). You understand that your bank may charge you a fee for any unsuccessful payment and that we have no liability for any such fee. All ACH transactions that you authorize must comply with all applicable law and ACH network rules. **YOU ARE NOT REQUIRED TO ARRANGE FOR OR AUTHORIZE ANY PAYMENTS OF THIS TYPE. If you choose to provide an authorization, you can cancel it by calling us toll free at 800-370-2251 (NY City and Yonkers Residents Only Call 877-368-4531) or sending written notice to us at Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810. Any cancellation request should be received by us at least three business days before the date on which you want the cancellation to be effective.** Your authorization in no way limits any right you may have under federal law to stop payment of a preauthorized electronic transfer by contacting your financial institution.

OFFICE HOURS: Monday through Thursday 8:00 AM – 9:00 PM, and Friday 8:00 AM – 7:00 PM. (All times are Eastern).