13/01 2010 13:32 7706127398 NALTONMIDE CREDIT' THC: 2015 VAUGHN RD., BLD 400, KENNESAW, GA 30144 (866) 479-7925

1/13/10

RE: AMERICAN EXP TRAVEL RELATED SE BAL.\$3,878.39

We are writing to confirm the settlement offer that we made to on behalf of AMERICAN EXP TRAVEL RELATED SE. We and AMERICAN EXP TRAVEL RELATED SE a settle your account according following payment arrangements:

SL. NO.	Payment Due On or Before	Payment Amount
01	01/20/2010	552.00
02	02/15/2010	500.00
03	03/15/2010	500.00

Make each check payable to AMERICAN EXP TRAVEL RELATED SE and send it to us in time for it to arrive by each due date above. If payments are not received as above, or a payment is not honored by your bank, this offer will no longer apply and we will request the full balance immediately.

Fulfilling this settlement offer will satisfy your obligation for this debt at a substantial cost savings compared to your account balance.

If you have any questions, please contact a Collection Manager at our toll-free telephone number above.

The total account balance as of the date of this letter is shown above. Your account balance may increase because of interest or other charges, if so provided in your agreement with your creditor.

NALLOWINE CARE

- Sandara

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION PO BOX 26314

LEHIGH VALLEY, PA 18002 ID NUMBER ACCOUNT NO BALANCE DUE:\$3,878.39 023/A57/225

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RE: AMERICAN EXP TRAVEL RELATED SE 02137801D

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-794-270

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