3/20/12

ragecon

RE: AMERICAN EXP TRAVEL RELATED SE #2

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

SL.NO. Payment Due Payment SL.NO. Payment Due Payment On or Before Amount On or Before Amount

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.

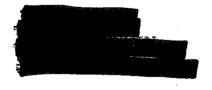
If you have any questions, please contact a Collection Manager at our toll-free telephone number above.

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.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

ID NUMBER : ACCOUNT NO : BALANCE DUE:\$1,948.44

RE: AMERICAN EXP TRAVEL RELATED SE



NATIONWIDE CREDIT, INC.