



MRS Associate of New Jersey  
1930 Olney Ave  
Cherry Hill, NJ 08003

Wednesday, January 27, 2010

WENDY R [REDACTED]  
[REDACTED]  
[REDACTED]

Account Information:  
Our Client: **American Express**  
Client Acct: 373490 [REDACTED]  
MRS Acct: [REDACTED]  
Account Balance: \$ **9,141.06**  
Settlement Amount: **\$2,775.00**

Dear WENDY R [REDACTED]

Pursuant to our telephone conversation of Wednesday, January 27, 2010, M.R.S. Associates Inc., has been retained to serve as agents on behalf of American Express. Effective immediately, M.R.S. Associates Inc. has been authorized to accept \$2,775.00 as settlement on the above referenced account if consummated on or before Wednesday, January 27, 2010. Upon receipt of \$2,775.00, you will be released of any further obligation to American Express regarding the above referenced account.

**Settlement is to be paid as follows:**

\$2,775.00 must be received by MRS Associates, 1930 Olney Ave Cherry Hill, NJ 08003 on or before Wednesday, January 27, 2010. Please contact our office with the **Tracking Number** as confirmation.

Upon completion of your settlement, your credit will be amended to reflect a settled account.

**This communication is from a debt collection agency. This is an attempt to collect a debt and any information obtained will be used for that purpose.**

*Office Hours: Mon - Fri; 8:00 AM to 9:00 PM ET, Sat 8:00 AM to 12:00 PM ET*

Sincerely,  
[REDACTED]  
MRS Associates, Inc.

**PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION**