

Janet Doe - 52-18769-53-124
125 N 12th St
Allentown, Pennsylvania 18049
Phone: 610-693-6664
Fax: 610-772-9342

November 5, 2014

Northwest Collections
Ms. Jane Smith
123 N Main St.
Erie, Pennsylvania 11234

RE: Reference # 52-18769-53-124

Dear Ms. Smith,

I am writing this letter because I currently have an outstanding debt with American Express. The amount of this debt is currently \$2,751.36.

The reason I have been unable to settle this debt at this point in time is due to the fact that I am experiencing a sudden financial crisis. I have recently had to cope with an increase in my expenses due to unanticipated urgent property repairs. I am working hard to get back on my feet in light of this hardship, and I am hoping to avoid further negative outcomes, such as legal action being taken against me, or having to declare bankruptcy.

To that end, I have reviewed my financial responsibilities, and I have calculated what I believe to be a reasonable payment plan that can fit within my current budget. If possible, I would like to pay \$250.00 each month, until my obligation is paid in full. Please contact me at your earliest convenience. I can be reached by phone at 610-693-6664, or by email at janet@me.com. I look forward to hearing from you soon regarding this matter.

Sincerely,

Janet Doe

cc: T.K. Long