

[REDACTED]

NCOSM

NCO Financial Systems, Inc.
500 N. Franklin Turnpike
PO Box 585

[REDACTED]

Office Hours: 8:00a.m. - 9:00p.m. Monday - Thursday
8:00a.m. - 5:00p.m. Fri
8:00a.m. - 12:00p.m. Sat

November 24, 2008

Consuelo [REDACTED]
c/o Hoffman, Brinker & Roberts

[REDACTED]

Creditor: American Express
Account #: 3728 [REDACTED]
Our Reference Number: [REDACTED]
Balance: \$37,579.81
Settlement Offer: \$15,032.00

Dear Consuelo [REDACTED]

Pursuant to your agreement, we can offer you a settlement of \$15,032.00 in four payments as follows: \$12,032.00 due by 11/26/2008, \$1,000.00 due by 12/26/2008, \$1,000.00 due by 01/26/2009 and \$1,000.00 due by 02/25/2008. Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at [REDACTED] if you have any questions.

Please forward all payments/correspondence to: NCO Financial Systems, Inc.

[REDACTED]

This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

[REDACTED]

Direct all payments/correspondence to NCO, [REDACTED]