

**NCO FINANCIAL SYSTEMS, INC.**PO BOX 15630  
WILMINGTON DE 19850**FORMERLY OSI COLLECTION SERVICES, INC.**507 PRUDENTIAL ROAD  
HORSHAM PA 19044

[REDACTED]

OFFICE HOURS:  
8AM-9PM MON THRU THURSDAY  
8AM-5PM FRIDAY  
8AM-12PM SATURDAY  
Feb 20, 2009

M [REDACTED] K [REDACTED]

Creditor	Account #	Regarding	Amnt Owed
DISCOVER FINANCIAL SERVIC	6011 [REDACTED]	PAST DUE BALANCE	13510.85

PURSUANT TO OUR CONVERSATION, THIS LETTER IS TO INFORM YOU THAT THE ABOVE CREDITOR WILL ACCEPT THE AMOUNT OF \$ 4240.00 AS SETTLEMENT, IF PAYMENT IS RECEIVED BY 02/25/09.

UPON TIMELY RECEIPT AND CLEARANCE OF YOUR CHECK OR MONEY ORDER, THE ACCOUNT WILL BE CONSIDERED SETTLED. PLEASE BE CERTAIN THAT THE ABOVE REFERENCE NUMBER IS ON THE OUTSIDE OF YOUR REMITTANCE ENVELOPE TO ENSURE PROPER CREDIT.

PAYMENT MUST BE SENT TO : NCO FINANCIAL SYSTEMS, INC.  
P O BOX 15740  
WILMINGTON DE 19850  
TELEPHONE: [REDACTED]

YOU MAY ALSO MAKE PAYMENT BY VISITING US ONLINE AT [www.ncofinancial.com](http://www.ncofinancial.com). YOUR UNIQUE REGISTRATION CODE IS [REDACTED]

CALLS TO OR FROM THIS COMPANY MAY BE MONITORED OR RECORDED FOR QUALITY ASSURANCE.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

ADDR: 507 PRUDENTIAL ROAD, HORSHAM, PA 19044

SHOULD YOU CHOOSE NOT TO ACCEPT THIS OFFER, YOUR ACCOUNT BALANCE MAY BE PERIODICALLY INCREASED DUE TO THE ADDITION OF ACCRUED INTEREST OR OTHER CHARGES AS PROVIDED IN YOUR AGREEMENT WITH THE ORIGINAL CREDITOR OR AS OTHERWISE PROVIDED BY STATE LAW.