

NCOSM

NCO Financial Systems, Inc.
500 N. Franklin Turnpike
PO Box 585
Ramsey, NJ 07446-0585

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

February 23, 2009

Bill [REDACTED]
C/O Hoffman Brinker & Robert Inc.

Creditor: American Express
Account #: 3715 [REDACTED]
Our Reference Number: FK [REDACTED]
Balance: \$ 5,763.24
Settlement Offer: \$ 1,945.00

Dear Bill [REDACTED]

Pursuant to your agreement, we can offer you a settlement of \$ 1,945.00 due by 02/23/09. 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.
507 Prudential Road
Horsham, PA 19044

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]