

NCOSM

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

December 11, 2009

Laura S. [REDACTED]
[REDACTED]

RE: Creditor Name: American Express
Creditor Account Number: 37396 [REDACTED]
Our Reference #: [REDACTED]
Current Balance Due: \$ 6,723.39

Dear Laura S. [REDACTED]

This letter confirms your agreement to settle your account in the amount of \$ 2,689.00 on 12/15/09. If you have any questions, you may contact [REDACTED].

Please forward payment to:

Overnight Mail: NCO Financial Systems, Inc.
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.

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.

This collection agency is licensed by the Department of Consumer Affairs of the City of New York; License # 1008059

Sincerely,

NCO Financial Systems, Inc.

Office Hours: 8:00am - 9:00pm Monday through Thursday.
8:00am - 5:00pm Friday. 8:00am - 12:00 Noon Saturday