

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

NCOSM

*NCO Financial Systems, Inc.
150 Crosspoint Parkway
Crosspoint Business Park
Getzville, NY 14068*

July 30, 2007

Creditor: American Express
Consumer: [REDACTED]
Acct # [REDACTED]
Our Reference Number: [REDACTED]
Balance to date: \$ 24198.53
Settlement Offer: \$ 7300.00

Dear [REDACTED]

Please be advised that American Express has forwarded the above-referenced account to our agency for collection.

American Express has agreed to offer you a settlement of \$7300.00 due as follows: \$2200.00 due by 07/31/07, \$510.00 due by 08/27/2007, \$510.00 due by 09/27/2007, \$510.00 due by 10/27/2007, \$510.00 due by 11/27/2007, \$510.00 due by 12/27/2007, \$510.00 due by 01/27/2008, \$510.00 due by 02/27/2008, \$510.00 due by 03/27/2008, \$510.00 due by 04/27/2008, and \$510.00 due by 05/27/07. Upon receipt and clearance of said funds your account will be considered settled.

Please contact [REDACTED] if you have any questions.

*** Please forward all payments/documents to: NCO Financial Systems, Inc.
Att: American Express Division
507 Prudential Road
Horsham, PA 19044

Sincerely,

[REDACTED]
NCO Financial Systems, Inc.
General Manager
Jp/rk

American Express Outside Agency
200 Vesey Street
Mail Stop 44-11
New York, NY 10285

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."