



NCO Financial Systems, Inc.
500 N. Franklin Turnpike
PO Box 885
Ramsey, NJ 07446-0885

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

January 25, 2010

Wendy R. [REDACTED]
C/O Hoffman Brinker & Roberts

Creditor: American Express
Account #: 37226[REDACTED]
Our Reference Number: [REDACTED]
Balance: \$ 7,877.13
Settlement Offer: \$ 2,700.00

Dear Wendy R. [REDACTED]

Pursuant to your agreement, we can offer you a settlement of \$ 2,700.00 due by 01/25/2010. Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at 877-[REDACTED], if you have any questions.

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

[REDACTED]
[REDACTED]
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]