

**NCO FINANCIAL SYSTEMS, INC.** 507 Prudential Road  
Collection Division Herkham, PA 19044

October 01, 2010

File # [REDACTED]

Wency Y [REDACTED]  
[REDACTED]

Re : FECC

Acct : 4988 [REDACTED]

Bal Due : \$10363.32

**Note:**

Pursuant to our telephone conversation on 10/01/10 this letter is to inform you that NCO Financial Services will accept the amount of \$3600.00 as settlement in full, of the above reference account if the payment is received as follows 1 payment of \$2400.00 starting October 1, 2010 followed by 4 payments of \$300.00 starting October 27, 2010 as settlement. Upon clearance of these payments, further collection efforts by NCO Financial Systems, Inc, shall cease. This account will be reported by NCO to the credit bureaus as settled in full.

[REDACTED]  
Collection Representative

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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.