



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

January 5, 2010

Jana

Creditor: American Express  
Account #:  
Our Reference Number:  
Balance: \$ 7,226.96  
Settlement Offer: \$ 2,000.00

Dear Jana

Pursuant to your agreement, we can offer you a settlement of \$ 2,000.00 due by 01/07/10.  
Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at 800-350-2457, 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.

This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.

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