



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 7, 2010

[Redacted]

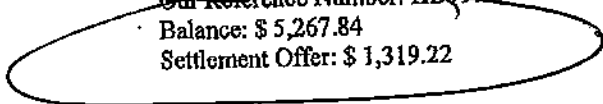
*Balance 5,267.84*  
*Settlement: 1,319.22*

Creditor: American Express

Account Reference Number: HB7994

Balance: \$ 5,267.84

Settlement Offer: \$ 1,319.22



[Redacted]

Pursuant to your agreement, we can offer you a settlement of \$1,319.22 due by 1/20/10.  
 Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at 888-899-0468 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.