



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

November 11, 2008

Anthony [REDACTED]

[REDACTED]

[REDACTED] NJ [REDACTED]

Creditor: American Express
Account #: [REDACTED]1002
Our Reference Number: [REDACTED]57
Balance: \$ 17502.72
Settlement Offer: \$ 5251.00

Dear Anthony [REDACTED]

Pursuant to your agreement, we can offer you a settlement of \$ 5251.00 due by 11/25/08.
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.

Direct all payments/correspondence to NCO, 507 Prudential Road, Horsham, PA 19044, Attn: American Express Division.

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