

NCO FINANCIAL SYSTEMS, INC.507 Prudential Road
Horsham, PA 19044

December 12, 2008

Jonathan [REDACTED]
C/o Chris
Fax: 815-301-9557

Creditor:	NCO Portfolio Management
Account #:	[REDACTED] 7824
Former Creditor:	MBNA
Purchased Balance:	\$3,987.46
Interest:	\$6,612.01
Interest Rate Per Annum:	27.99%
Amount Owed:	\$10,549.47
Our Reference Number:	[REDACTED] 901

Pursuant to your agreement, this letter is to confirm that the above creditor will accept the amount of **\$2,800.00** as settlement, if payment is received as follows:

\$1,800.00 on or before December 12, 2008
\$200.00 on or before January 13, 2009
\$200.00 on or before February 13, 2009
\$200.00 on or before March 13, 2009
\$200.00 on or before April 13, 2009
\$200.00 on or before May 13, 2009

If more than \$600.00 of your debt is cancelled by this settlement, please be advised that NCO Portfolio Management is required by law (Internal Revenue 6050P) to report this amount.

Direct all payments /correspondence to: NCO Financial Systems, Inc.
P.O. Box 4907
Trenton, NJ 08650
Telephone: 1-800-709-8655

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.

Should you choose not to accept this offer, your account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your agreement with the original creditor or as otherwise provided by state law.

****Office Hours:**
8am-9pm Monday – Thursday
8am-5pm Friday
8am-12pm Saturday

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.
Form MSET2