

NCO FINANCIAL SYSTEMS INC

PO BOX 15630
WILMINGTON DE 19850

BCAP4012/04/08

866-569-8956
OFFICE HOURS:
8AM-9PM MON THRU THURSDAY
8AM-5PM FRIDAY
8AM-12PM SATURDAY

Feb 6, 2009

RENEE

, NJ

Creditor	Creditor's Acct #	CurBalDue
BANK OF AMERICA/MBNA	0276	8581.19

PURSUANT TO OUR CONVERSATION, THIS LETTER IS TO INFORM YOU THAT THE ABOVE CREDITOR WILL ACCEPT THE AMOUNT OF \$ 2389.00 AS SETTLEMENT, IF PAYMENT IS RECEIVED BY 02/12/09.

UPON TIMELY RECEIPT AND CLEARANCE OF YOUR CHECK OR MONEY ORDER, THE ACCOUNT WILL BE CONSIDERED SETTLED. PLEASE BE CERTAIN THAT THE ABOVE REFERENCE NUMBER IS ON THE OUTSIDE OF YOUR REMITTANCE ENVELOPE TO ENSURE PROPER CREDIT.

PAYMENT MUST BE SENT TO : NCO FINANCIAL SYSTEMS, INC.
P O BOX 17080

WILMINGTON DE 19850
TELEPHONE: 866 569-8956

507 PRUDENTIAL ROAD
HORSHAM PA 19044

CALLS TO OR FROM THIS COMPANY MAY BE MONITORED OR RECORDED FOR QUALITY ASSURANCE.

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.

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.