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WRITER'S EMAIL: [rgelfand@rgelfand.net](mailto:rgelfand@rgelfand.net)

February 18, 2009

CATHEY [REDACTED]

[REDACTED]

[REDACTED] NC [REDACTED]

OUR CLIENT: NCO Portfolio Management ASSIGNEE OF MBNA

ACCOUNT NAME: CATHEY [REDACTED]

AMT: \$1,118.30 RG [REDACTED]

Dear [REDACTED]

This letter is in response to your recent inquiry regarding the above account. After reviewing the account, it has been determined by an authorized representative of ASSIGNEE OF MBNA NCO that a compromise is appropriate and we can accept a total of \$450.00 as full settlement of this account. Since this adjustment represents a substantial reduction of this account, we must add the following stipulations to the proposed settlement agreement:


1. Total payment of \$450.00 must be received by February 20, 2009.
2. Payments must be cashiers check or money order (secured funds) only.

This settlement offer will become null and void if you fail to honor any of these stipulations. Your balance will revert back to its original amount, minus any payments paid thereon. Make payment payable to ASSIGNEE OF MBNA NCO and write your account number on the cashier's check or money order only. Remit payment to:

Law Offices of Ross Gelfand, LLC  
1265 Minhinette Drive, Suite 150  
Roswell, GA 30075

This communication is from a debt collector. THIS IS AN ATTEMPT TO COLLECT A DEBT. All information further obtained will be used for that purpose.

Sincerely,

  
Ted Long