



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

January 21, 2009

[REDACTED]
c/o Donaldson Williams Inc.
4221 Garfield Rd. Ste#194
Clinton Township, MI 48038

Creditor: American Express

Account #: 3729 [REDACTED]

Our Reference Number: [REDACTED]

Balance: \$40,045.47

Settlement Offer: \$12,000.00

Dear [REDACTED]

Pursuant to your agreement, we can offer you a settlement of \$12,000.00 in four payments as follows: \$4,000.00 due on 01/29/2009, \$2,667.00 due on 02/26/2009, \$2,667.00 due on 03/26/2009 and \$2,666.00 due on 04/15/2009. Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at 877-567-4838, 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.

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