

# NCO FINANCIAL SYSTEMS INC

PO BOX 15630  
WILMINGTON DE 19850

1-800-816-5572  
OFFICE HOURS:  
8AM-9PM MON THRU THURSDAY  
8AM-5PM FRIDAY  
8AM-12PM SATURDAY  
Apr 30, 2008

Creditor	Account #	Principal	Interest	Int Rate	Other	Amt Owed
CITIBANK	[REDACTED]	17066.02	1822.35		0.00	18888.37

PURSUANT TO YOUR AGREEMENT, THIS LETTER IS TO CONFIRM THAT THE ABOVE CREDITOR WILL ACCEPT THE AMOUNT OF \$ 4500.00 AS SETTLEMENT OF THE ABOVE ACCOUNT IF PAYMENT IS RECEIVED BY 04/30/08.

IF MORE THAN \$600 OF YOUR DEBT IS CANCELED BY THIS SETTLEMENT, PLEASE BE ADVISED THAT CITIBANK IS REQUIRED BY FEDERAL LAW (INTERNAL REVENUE SECTION 6050P) TO REPORT THIS AMOUNT.

PLEASE MAKE PAYMENT PAYABLE TO CITIBANK.

PHYSICAL ADDRESS: NCO FINANCIAL SYSTEMS, INC 507 PRUDENTIAL ROAD HORSHAM PA 19044	PLEASE MAIL PAYMENT TO: NCO FINANCIAL SYSTEMS, INC. PO BOX 15889 WILMINGTON DE 19850 TELEPHONE: 1-800-816-5572
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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.