



NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044
1-877-322-8655

Office Hours: 8:00 a.m. - 9:00 p.m. Monday through Thursday,
8:00 a.m. - 5:00 p.m. Friday, 8:00 a.m. - 12:00 noon Saturday

June 27, 2011

[Redacted]

Re: <u>Our Reference No(s).</u>	<u>Creditor(s)</u>	<u>Total Balance(s)</u>
[Redacted]	FIA Card Services, N.A.	\$8,820.14
	Account No.: [Redacted]	
	Original Account No.: [Redacted]	

Dear [Redacted]

Thank you for your recent inquiry regarding the above-referenced account(s). Please be advised that NCO Financial Systems, Inc. has agreed to accept a split payment arrangement for the settlement amount of \$1,900.00 for the above account. This arrangement will consist of your initial installment of \$700.00 due in our office by 6/29/2011, followed by an installment of \$150.00 due by 7/20/2011, followed by 3 equal installments of \$350.00 to be paid over the following 3 months (8/20/2011 thru 10/20/2011); provided that payments are made on or before the 20th of each month. Upon receipt of your final payment for \$350.00 your client's account will be closed as settled upon the clearance of funds. If you have any questions regarding this arrangement please contact us at the toll free number listed above. Should you accept this offer, kindly forward payment to NCO Financial Systems, Inc., P.O. Box 15456, Wilmington, DE 19850.

If more than \$600 or more in principal of your client's debt is canceled by this settlement, please be advised that the creditor is required by federal law (Internal Revenue Section 6050P) to report this amount. If such report is made, your client may receive a form 1099-C no later than next January 31st. If you have any other questions concerning your client's personal taxes, we recommend that your client consult a certified public accountant or other tax professional.

Thank you for the opportunity to respond to your request.

Very truly yours,

Renita Sherman
Compliance Representative

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.

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