



NCO Financial Systems, Inc.

507 Prudential Road
Horsham, PA 19044
1-866-305-9426Office 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

April 13, 2011

Re: Creditor: CAPITAL ONE BANK (USA), N.A. Account No.: [REDACTED] 8263

Our Reference Number: NEC266

Principal:	\$3,820.44	
Interest:	\$1,399.86	Interest Rate Per Annum:
Total Balance:	\$5,220.30	

Dear [REDACTED]

Thank you for your recent inquiry regarding the above-referenced account(s). Please be advised that we can accept a lump sum settlement of \$1,500.00 on the above account(s) so long as payment is received on or before 04/30/2011. Should you accept this offer, kindly forward payment to the address listed above and to the attention of Dana Masel.

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.

IF \$500 OR MORE IN PRINCIPAL OF YOUR DEBT WILL BE CANCELLED BY THIS SETTLEMENT, PLEASE BE ADVISED THAT THE CREDITOR MAY BE REQUIRED BY FEDERAL LAW (INTERNAL REVENUE SECTION 6050P) TO REPORT THIS AMOUNT. IF SUCH REPORT IS MADE, YOU MAY RECEIVE A FORM 1099-C NO LATER THAN NEXT JANUARY 31ST. IF YOU HAVE ANY OTHER QUESTIONS CONCERNING YOUR PERSONAL TAXES, WE RECOMMEND THAT YOU CONSULT A CERTIFIED PUBLIC ACCOUNTANT OR OTHER TAX PROFESSIONAL.

Thank you for the opportunity to respond to your request.

Very truly yours,

Dina Sha'altiel

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.