



NCO Financial Systems, Inc.

507 Prudential Road
Horsham, PA 19044

Phone: (800) 322-2608
Fax: (877) 750-0946

May 2, 2005

Client: American Express

Balance: \$2068.96
Settlement Amount: \$827.58

Please be advised that American Express has forwarded the above-referenced account to our agency for collection.

American Express has agreed to offer you a settlement of \$827.58 due by May 3, 2005. Upon receipt and clearance of said funds your account will be considered settled.

Please contact Cheryl Cooper at 800-322-2608, if you have any questions.

*** Please forward all payments/correspondence to:

NCO Financial Systems, Inc.
Attn: American Express Division
507 Prudential Road
Horsham, PA 19044

Sincerely,

Cheryl Cooper
NCO Financial Services, Inc.
Collection Officer

Maureen Wyatt
NCO Financial Services, Inc.
Collection Supervisor

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

This is a communication from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.