

NCOSM**NCO Financial Systems, Inc.***150 Crosspoint Parkway
Getzville, NY 14068(800) 227-4000
(716) 404-2100
Fax (716) 404-2116

www.ncogroup.com

May 9, 2005

RE: Chase Manhattan Bank USA NA
3700 Wiseman Blvd
San Antonio, TX 78251
Account Number:
Amount Owing: \$2,174.98

Dear _____

This letter is intended to verify that we, NCO Financial Systems, Inc., have authorization to accept \$869.99 until 5/23/05 as settlement for the above given account.

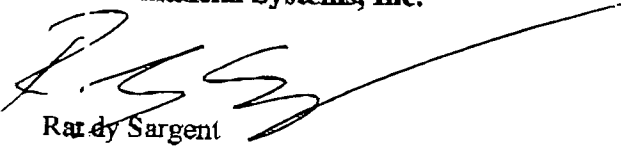
Please remit payment to: NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Upon clearance of your payment, the account will be considered settled.

If more than \$600 of your debt will be canceled by this settlement please be advised that Chase is required by federal law, (Internal Revenue section 6050P) to report this amount. You will be receiving a form 1099-C from Chase no later than next January 31st. If you have any questions concerning your personal taxes, we recommend that you consult a certified public accountant or other tax professional.

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.

Sincerely,

NCO Financial Systems, Inc.
Randy Sargent
Collection Specialists

RS/gs

Office Hours: 8:00am - 9:00pm Monday through Thursday.
8:00am - 5:00pm Friday. 8:00am - 12:00 Noon Saturday.