

NCO FINANCIAL SYSTEMS, INC.

Collection Division

P.O. Box 41667

Philadelphia, PA 19101

May 24, 2005

Re: CROSS COUNTRY BANK

Balance: \$ 1,206.48

Pursuant to your request, this letter will serve as official notification that this office is authorized to accept the **\$603.24** compromise settlement in full on the outstanding balance.

The above listed payment is to be received no later than **May 31, 2005**. Upon satisfactory receipt of payment, we will notify our client that the account is settled in full.

The payment amount should be sent directly to the above listed address at NCO, or if special overnight mailing is necessary use the below address:

**NCO Financial
507 Prudential Road
Horsham, PA 19044**

Please put account number on your check.

Note: Any deviation in the above listed offer will render it "null and void".

**CEDRIC GATLING
Collection 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.