

<b>NCO FINANCIAL SYSTEMS INC</b>	PO BOX 15630 WILMINGTON DE 19850
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IN5580GZ3OINE

MCITSC01/13/08

IN5580-GZ3-0

1-800-218-1175  
OFFICE HOURS:  
8AM-9PM MON THRU THURSDAY  
8AM-5PM FRIDAY  
8AM-12PM SATURDAY  
Apr 23, 2008

IN5580

JOEL [REDACTED]

C/O STATE CAPITAL FINANCIAL

BROOKLYN CENT, MN 55430-2716

Creditor	Account #	Principal	Interest	Int Rate	Other	Amt Owed
CITIBANK	[REDACTED]	6056.60	635.54		0.00	6692.14

PURSUANT TO YOUR AGREEMENT, THIS LETTER IS TO CONFIRM THAT THE ABOVE CREDITOR WILL ACCEPT THE AMOUNT OF \$ 2676.85 AS SETTLEMENT OF THE ABOVE ACCOUNT IF PAYMENT IS RECEIVED BY 04/23/08.

IF MORE THAN \$600 OF YOUR DEBT IS CANCELED BY THIS SETTLEMENT, PLEASE BE ADVISED THAT CITIBANK IS REQUIRED BY FEDERAL LAW (INTERNAL REVENUE SECTION 6050P) TO REPORT THIS AMOUNT.

PLEASE MAKE PAYMENT PAYABLE TO CITIBANK.

PHYSICAL ADDRESS:  
NCO FINANCIAL SYSTEMS, INC  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

PLEASE MAIL PAYMENT TO:  
NCO FINANCIAL SYSTEMS, INC.  
PO BOX 15889  
WILMINGTON DE 19850  
TELEPHONE: 1-800-218-1175

CALLS TO OR FROM THIS COMPANY MAY BE MONITORED OR RECORDED FOR QUALITY ASSURANCE.

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.

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE

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.