

NATIONWIDE CREDIT, INC.
2015 VAUGHN RD., BLD. 400, KENNESAW, GA 30144
(888) 297-7414

07/15/10

RE: AMERICAN EXP TRAVEL RELATED SE [REDACTED]
BAL. \$4,706.83

Be advise that both this agency and AMERICAN EXP TRAVEL RELATED SE agree to settle the above referenced account for \$1,648.00.

Make your check payable to AMERICAN EXP TRAVEL RELATED SE and return in the enclosed envelope no later than 2/24/2010.

If you have any questions, please contact a collection manager for clarification.

The total account balance as of the date of this letter is shown above. Your account balance may increase due to interest or other charges, if so provided with your agreement with your creditor.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PO BOX 26314

LEHIGH VALLEY, PA 18002
ID NUMBER : [REDACTED]
ACCOUNT NO : [REDACTED]
BALANCE DUE: \$4,706.83
021/A10/279

RE: AMERICAN EXP TRAVEL RELATED SE
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

NATIONWIDE CREDIT, INC.
PO BOX 26314
LEHIGH VALLEY, PA 18002

NCOSM

NCO Financial Systems, Inc.
500 N. Franklin Turnpike
PO Box 585
Ramsey, NJ 07446-0585

Office Hours: 8:00a.m. - 9:00p.m. Monday - Thursday
8:00a.m. - 5:00p.m. Fri
8:00a.m. - 12:00p.m. Sat

[REDACTED]

[REDACTED]

C/O Debt Relief Center

Creditor: American Express
Account #: [REDACTED]
Our Reference Number: [REDACTED]
Balance: \$ 2,649.72
Settlement Offer: \$ 1,010.00

Dear [REDACTED],

Pursuant to your agreement, we can offer you a settlement of \$ 1,010.00 due by 02/26/2010. Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at 866-403-9147, if you have any questions.

Please forward all payments/correspondence to: NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

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.

Local Address: 296 Bennington Street, East Boston, MA 02128. Office Hours: 8:00 a.m.-5:00p.m., Monday - Friday.

RAMS1

[REDACTED]



NCO Financial Systems, Inc.
500 N. Franklin Turnpike
PO Box 585
Ramsey, NJ 07446-0585

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8:00a.m. - 12:00p.m. Sat

February 16, 2010

[Redacted]
C/O Debt Relief Center

Creditor: American Express
Account #: [Redacted]
Our Reference Number: [Redacted]
Balance: \$1,810.21
Settlement Offer: \$543.00

Dear [Redacted]

Pursuant to your agreement, we can offer you a settlement of \$543.00 in three payments as follows: \$350.00 due by 2/26/2010, \$96.50 due by 3/26/2010 and \$96.50 due by 4/26/2010. Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at ~~866-408-9155~~ if you have any questions.

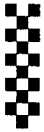
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RAMS2/3

Received Time Feb. 16. 7:24PM



February 11, 2010

[REDACTED]
[REDACTED]
[REDACTED]

Re: Client: American Express
Reference Number: [REDACTED]
Our File Number: [REDACTED]
Balance Due: \$2,158.17

Dear [REDACTED]

This correspondence will serve to confirm that our client, American Express, has authorized our office to accept payment in the amount of \$756.00 as settlement in full of the above referenced matter. The settlement is contingent upon receiving your payment on or before 2/19/2010. If payment is not received by said date, then this arrangement is null and void. Upon verification that the item has cleared, the matter will be closed and no further action will be taken. We are not obligated to renew this offer.

Should you have any additional questions, please feel free to contact our office. Thank you for your cooperation in resolving this matter.
Sincerely,

Michael Hernandez

THIS HAS BEEN SENT TO YOU BY A COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Customer Signature: X _____

CORPORATE HEADQUARTERS
555 St. Charles Drive, Suite 100
Thousand Oaks, California 91320
Phone: 805.379.8500
Fax: 805.379.8530

Received Time Feb. 11. 5:41PM



15
Pw

February 16, 2010

MOORE, JAMES
12121
LINDEN, CA 94533

Re: Client: American Express
Reference Number: 00000000000000000000
Our File Number: 0000000000
Balance Due: \$986.16

Dear MOORE, JAMES

This correspondence will serve to confirm that our client, American Express, has authorized our office to accept payment in the amount of \$447.00 as settlement in full of the above referenced matter. The settlement is contingent upon receiving your payment on or before 2/26/2010. If payment is not received by said date, then this arrangement is null and void. Upon verification that the item has cleared, the matter will be closed and no further action will be taken. We are not obligated to renew this offer.

Should you have any additional questions, please feel free to contact our office. Thank you for your cooperation in resolving this matter. Sincerely,

Shane Baxter

THIS HAS BEEN SENT TO YOU BY A COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Customer Signature: X

CORPORATE HEADQUARTERS
555 St. Charles Drive, Suite 100
Thousand Oaks, California 91360
Phone: 805.379.8500
Fax: 805.379.8530

