

**NCO FINANCIAL SYSTEMS, INC.**  
Collection Division  
P.O. Box 1000  
Harrisburg, PA 17107

May 9, 2006

Reference #: [REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

Creditor: Wachovia Bank

Acct #: [REDACTED]

Bal Due: \$7,441.82

Pursuant to your conversation on May 9, 2006, this letter is to inform you that the above client will accept the amount of \$3,000.00 as settlement in full, if payment is received on or before May 12, 2006. Upon receipt of your payment, your account will be reported to the above client as a paid settlement with a zero balance.

  
Steven Tritto  
Collections Representative  
800-220-8022

Office Hours:  
8am-9pm Monday - Thursday  
8am-5pm Friday  
8am-12pm Saturday

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.

J.A. COB