

NCOSM

NCO Financial Systems, Inc.



40% Offer

March 16, 2010



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

Creditor: American Express

Account #:

Our Reference Number:

Balance: \$ 2,321.35

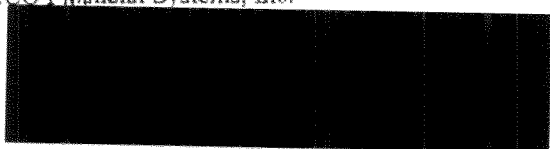
Settlement Offer: \$ 928.54

Dear

Pursuant to your agreement, we can offer you a settlement of \$928.54 due by 3/26/10.
Upon clearance of said funds, American Express will be notified that the account is settled.

Please contact us at if you have any questions.

Please forward all payments/documents to: NCO Financial Systems, Inc.



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.

"IF THE STATUTE OF LIMITATIONS HAS EXPIRED YOU CANNOT BE SUED ON THIS DEBT."





WORLD FINANCIAL NETWORK NATIONAL BANK

50% Offer

Tena Lamb
Account Number [REDACTED]

3/30/2010

Dear [REDACTED]

A recent review of your Victoria's Secret account indicates a balance of \$636.14 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$318.07 which is 50 % of your outstanding balance.

The settlement amount must be made in one payment and received by WFNNB on or before 3/30/2010. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5990 to authorize a payment by phone or to discuss your financial situation.

Sincerely,

[REDACTED]
Settlement Specialist
[REDACTED]
[REDACTED]