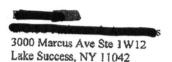
NCO[®]

NCO Financial Systems Inc.

3080 Yonge St Suite 4000 Toronto, ON M4N 3N1 Office Toll Free 1-888-217-9861

February 5, 2010





RE:

Creditor Name: American Express

Creditor Account Number:

Our Reference #: H14

Current Balance Due: \$ 10,074.15



Pursuant to your agreement, this letter is intended to verify that we can accept \$1,090.44 as settlement for the above account as follows: \$272.61 on 02/15/20, \$272.61 on 03/15/10, \$272.61 on 04/15/10 and \$272.61 on 05/15/10.

If you have any questions, you may contact Alex Drew at I-888-217-9861.

Please remit payment to:

Overnight Mail: NCO Financial Systems, Inc.

507 Prudential Road Horsham, PA 19044

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.

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

This collection agency is licensed by the Department of Consumer Affairs of the City of New York; License # 1214475.

Sincerely,

NCO Financial Systems, Inc.

Office Hours: 8:00am - 9:00pm Monday through Thursday.

8:00am - 5:00pm Friday. 8:00am - 12:00 Noon Saturday

NYCms