



NCO Financial Systems, Inc.  
507 Prudential Road | Horsham, PA 19044  
Toll Free: 800.550.9619 | Fax: 866.269.8669  
Hours of Operation: M-F 8:00am-5:00pm ET

October 10, 2012

SJ Packman & Associates  
626 RXR Plaza West Tower 6th  
Uniondale, NY 11556

Re: Your Client: [REDACTED]  
Creditor: CAPITAL ONE AUTO  
Account No.: [REDACTED]  
Our Reference Number: [REDACTED]  
Total Balance: \$8,130.30

25%  
8 PAYMENTS  
CAR LOAN DEFICIENCY

Dear Sir/Madam:

Thank you for your recent inquiry regarding the above-referenced account(s). Please be advised that NCO Financial Systems, Inc. has agreed to accept a split payment arrangement for the settlement amount of \$2,063.01 for the above account. This arrangement will consist of your initial installment of \$1,850.00 due in our office by 10/25/2012, followed by 7 equal installments of \$30.43 beginning on 11/25/2012 ending no later than 05/25/2013. Upon receipt of your final payment for \$30.43 your client's account will be closed as settled upon the clearance of funds. If you have any questions regarding this arrangement please contact us at the toll free number listed above. Please forward payment to NCO Financial Systems, Inc., P.O. Box 15894 Wilmington, DE 19850. Should your client choose not to accept this offer, your client's account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your client's agreement with the original creditor or as otherwise provided by state law.

If \$600 or more in principal of your client's debt will be cancelled by this settlement, please be advised that the creditor may be required by Federal Law (Internal Section 6050P) to report this amount. If such report is made, your client's may receive a form 1099-C no later than next January 31<sup>st</sup>. If you have any other questions concerning personal taxes, we recommend that your client consult a certified public accountant or other tax personal.

Thank you for the opportunity to respond to your request.

Federal and State law prohibit certain methods of debt collection and require that we treat you fairly. Please view our website at [www.ncogroup.com](http://www.ncogroup.com) to review your rights under Federal and State law.

Very truly yours,

Dina Sha'altiel  
Vice President, Compliance Department

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 Department of Consumer Affairs of the City of New York, License #0907469.

Calls to or from NCO Financial Systems, Inc. may be monitored or recorded for quality assurance.