



NCO Financial Systems Inc.  
Fairmont, High Street  
Hiranandani Business Park  
Powai, Mumbai – 400 076.  
Toll Free No:  
Fax No:

Sep 16<sup>th</sup>, 2009.

SQAURE ONE DBT SETTLEMENT  
1551 SAWGRASS CORP PARKWY  
SUNRISE FL 33323

RE: Capital One  
PO Box 85147  
Richmond, VA 23276  
Account Number:  
Amount Owing: \$ 2879.76

Dear JACOB

This letter is intended to verify that we, NCO Financial Systems, Inc., have authorization to accept \$ 1152.00 as Settlement for the above given account as follows: \$ 700.00 by 09/29/09 , \$ 113.00 by 10/29/09 , \$ 113.00 by 11/29/09 , \$ 113.00 by 12/29/09 and \$ 113.00 by 01/29/10.

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.

Please remit payment to:

Standard Mail: NCO Financial Systems, Inc. PO Box 15894  
Wilmington, DE 19850  
Overnight Mail: NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

Upon clearance of your payment, the account will be considered settled.

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.

Office Hours: 8:00am – 10:00pm Monday through Friday  
8:00am - 5:00pm Saturday. 11:00am - 8:00pm Sunday.