



3410 S Galena Street, Suite 250
Denver, Colorado 80231
800-944-3828 Fax: 303-813-1609

Reference # [REDACTED]

January 20, 2010

C/O Christopher Hewitt
[REDACTED]
[REDACTED]

RE: NCO Portfolio Management

Original Account #: [REDACTED]

Original Creditor: Bank Of America

Per our conversation on **January 20, 2010** our company agrees to settle the above referenced account balance owing **\$42,994.43** for **\$14,000.00** provided that upon receipt of this letter you will contact [REDACTED] to arrange the following payment schedule:

Your **first** payment in the amount of **\$12,000.00** is due and must be received in our office no later than **January 22, 2010**.

Your **second** payment in the amount of **\$2,000.00** is due and must be received in our office no later than **February 26, 2010**.


All payments must be sent via **(Check by Phone)** as agreed and be made on or before the expressed due dates for this offer to remain valid. Upon completion of payoff, we will report this account to our client as **"Settled in Full"** and correct our trademark on your credit bureau report.

The parties involved expressly understand that the pay off and credit reporting agreements stated herein are upheld to reference [REDACTED]. Pay off regarding this account shall in no way constitute a release or waiver of any other outstanding balance that is or may be owing to either WYSE Financial Services, Inc. or its clients.

If you have any questions, or concerns in regards to these agreements, or require additional information, you may contact us directly at the address and/or telephone number listed above.

We look forward to resolution of this debt.

Sincerely,


Scott Stevens
Collection Manager

Wyse Financial Services, Inc. is licensed by the Colorado Collection Agency Board. Do not send payment to the Collection Agency Board. This is an attempt to collect a debt. Any information obtained shall be used for this purpose. This communication is from a debt collector.