

\$6,569 SAVED!



OSI
STRATEGIC
RECEIVABLES
OUTSOURCING

June 27, 2007

Sue [REDACTED]
[REDACTED]
[REDACTED]

Re: OSI Collection Services, Inc. (OSICS) Reference #: [REDACTED]
CAPITAL ONE SERVICES Account #: [REDACTED]
Balance Owed: \$ 9385.04
Settlement Offer: \$ 2815.51

Mrs. Sue [REDACTED]

The purpose of this letter is to advise you that OSI Collection Services, Inc., on behalf of **CAPITAL ONE SERVICES** will accept **\$2815.51** as settlement on the above-referenced account. Payment must be received by June 29, 2007.

The Internal Revenue Service (IRS) requires our client to provide them with information regarding accounts with amounts of \$600.00 or more that are discharged as a result of cancellation of debt. If the amount the client will discharge when final payment of your settlement is received is \$600.00 or more, then our client is required to notify the IRS of the remaining amount. You will receive a copy of the form 1099C that will be filed with the IRS.

OSI Collection Services, Inc. does not report to credit bureaus on behalf of our bankcard clients. Therefore, any concerns you have about this account appearing on your credit history should be directed to the creditor grantor.

Very truly yours,

OSI Collection Services INC.

This communication is from a debt collector.
This is an attempt to collect a debt. Any information obtained will be used for that purpose.