

PO BOX 15630
DEPT 12
WILMINGTON DE 19850-5630



NCO FINANCIAL SYSTEMS, INC

507 Prudential Road
Horsham, PA 19044

1-800-597-4549
OFFICE HOURS:
8AM-9PM MON THRU THURSDAY
8AM-5PM FRIDAY
8AM-12PM SATURDAY
Mar 13, 2008

Calls to or from this company may be monitored
or recorded for quality assurance.

48362E
STEPHANIE EBEL
59 CAMINO REAL DR
LODI CA 95240-0726

508-13575

TOTAL BALANCE: \$140.34
(SEE BACK FOR DETAIL)



Dear STEPHANIE EBEL:

LODI DELTA EMERGENCY PHYSICIAN sold certain accounts owed to it, including the account(s) listed on the reverse side of this letter, to MedClr, INC. NCO Financial Systems, Inc. is the servicer of the account(s). We understand you may not be able to pay the above balance in full. We can offer you one of the two following repayment options:

Option 1 - You can settle the account(s) with a one time payment of 80% of the balance listed above.

Option 2 - You can pay the account(s) in 4 equal consecutive monthly payments.

This offer may expire without notice. Before making payment, please confirm with one of our representatives that this offer has not expired.

You may also make payment by visiting us online at www.ncofinancial.com. Your unique registration code is C48362E1-2ON0SJ.

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.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

PLEASE SEE IMPORTANT INFORMATION
ON REVERSE SIDE

Check here if your address or phone number has
changed and provide the new information below.

Account #
48362E

STEPHANIE EBEL
Payment Amount



\$

Make Payment To:

NCO FINANCIAL SYSTEMS
PO BOX 17095
WILMINGTON, DE 19850-7095

NCO M2
13575

01120048362E40000000900000000000140348