



January 16, 2009

[Redacted]

Ref: ending in 1772
Balance: \$1,007.48

Dear [Redacted],

As we at HSBC Card Services are aware of your financial situation, we have agreed to accept your proposal of \$504.00 for settlement on the aforementioned account. Upon receipt of the agreed amount, said account will be deemed satisfied, thereby relieving you of any further obligation to us.

In order to validate this agreement you must send the settlement of \$504.00 to be paid by the specified dates as follows:

January 30, 2009

For Overnight Mail and regular mail:
Attn: Exceptions Department
HSBC Card Services
1301 E Tower Rd
Schaumburg, IL 60173

Payments must not be more than 30 days apart or this settlement will be considered null and void. This release is contingent on the clearance of all payments. If payment is missed the full balance will be due at that time. If you have further questions or concerns, please call 1-800-824-3072.

Yours Sincerely,

Collection Services

CT & NY Residents Only:
This is an attempt to collect a debt. Any information obtained will be used for that purpose.

HSBC Card Services Inc. and/or HSBC Card Services (II) Inc., affiliates of HSBC Bank Nevada, N.A., provide administrative and processing services for this credit card or line of credit program.