



12/15/2008

591.50

Account ending in: 6541

Dear [REDACTED]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$913.65 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$913.65 to be paid by the specified dates as follows:

12/17/2008 \$300.00

01/28/2009 \$122.73

02/28/2009 \$122.73

03/28/2009 \$122.73

04/28/2009 \$122.73

05/28/2009 \$122.73

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-435-1415

Sincerely,
Collections Department

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., provides administrative and processing services for this credit card or line of credit program.