Management Services Incorporated
Professional Collections & Recoveries Management
1.800.826.1110

RE: AGREEMENT
CLIENT: HSBC BANK
ACCT# : [redacted]
FILE# : [redacted]
BALANCE: $1,353.57

357.

DATE: 05-21-2010

DEAR [redacted],

WE AGREED TO THE FOLLOWING SETTLEMENT ARRANGEMENT.
FAILURE TO KEEP THIS EXACT AGREEMENT WILL VOID THIS SETTLEMENT OFFER.
==== SETTLEMENT AGREEMENT ====
05/28/10 ------ $475.00

ONCE THE FUNDS CLEAR AND THE PROCEEDS ARE APPLIED TO YOUR ACCOUNT, YOUR ACCOUNT WILL BE CONSIDERED SATISFIED AND CLOSED. YOUR ACCOUNT WILL BE REPORTED TO THE NATIONAL CONSUMER REPORTING AGENCIES AS "CHARGE-OFF ACCOUNT PAID IN FULL FOR LESS THAN THE FULL BALANCE." ANY REMAINING BALANCE ON YOUR ACCOUNT MAY BE REPORTED TO THE INTERNAL REVENUE SERVICE AS A DISCHARGED DEBT.
YOUR ACCOUNT WILL BE MARKED AS SETTLED AND OUR CLIENT WILL UPDATE YOUR CREDIT REPORT TO REFLECT THE STATUS OF YOUR ACCOUNT.

SINCERELY,
MELISSA SPICER
800-828-1110x2103

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THE PURPOSE OF THIS LETTER IS TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

HOURS: MON-THUR (9AM-9PM) FRI (9AM-6PM) SAT (9AM-1PM) EASTERN TIME
NCB MANAGEMENT SERVICES, INC. - PO BOX 1099 - LANGHORNE, PA 19047
PLEASE MAIL PAYMENT AND THE BOTTOM PORTION IN THE ENCLOSED SELF-ADDRESSED ENVELOPE TO ENSURE PROPER CREDIT. IF YOU CHOOSE AN ALTERNATIVE METHOD OF PAYMENT, ADDITIONAL FEES MAY APPLY EXCEPT WHERE PROHIBITED BY LAW.

For Payment and Correspondence:
NCB Management Services Inc.
PO Box 1099
Langhorne, PA 19047

ADDRESS SERVICE REQUESTED

1003320031NCBISET1S
MAURICIO MARTINEZ
42 MORRELL ST
HEMPSTEAD, NY 11550

[redacted]2
FILE# : [redacted] - NCB MANAGEMENT SERVICES, INC.
CLIENT: HSBC BANK
ACCT# : [redacted]
BALANCE: $1,353.57

AMOUNT OF PAYMENT ENCLOSED $_____

NCB MANAGEMENT SERVICES, INC
PO BOX 1099
LANGHORNE, PA 19047