



PO Box 80053
Salinas, CA 93912-0053

[REDACTED]
[REDACTED]
[REDACTED]

January 21, 2012

35%



Re: Account ending in [REDACTED]
Account issued by HSBC Bank Nevada, N.A.

Dear [REDACTED]:

This will confirm your agreement to pay \$3,733.00, which will be considered as a full settlement on the above referenced Account. As part of this agreement, this Account has been closed.

Once all funds clear your bank and the proceeds are applied to your Account, it will be considered settled in full. Additionally, it will be reported to the three major consumer reporting agencies (Trans Union, Experian, and Equifax) as "Account paid in full for less than the full balance."

Note that due to processing time, interest charges and fees will continue to accrue, according to the terms and conditions of your Cardmember Agreement and Disclosure Statement, for up to 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 cancelled debt; please contact your tax advisor with any questions regarding this.

In order to satisfy this agreement, you must send the settlement amount of \$3,733.00 to be paid by the specified date(s) as follows:

\$3,733.00 02/13/2012

Please mail your payments to one of the addresses below:

For overnight mail:
HSBC Card Services
1352A Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For regular mail:
HSBC Card Services
P.O. Box 4144
Carol Stream, IL 60197