



November 7, 2011

Law Office of Thomas McKnight

Account Number: [REDACTED]

RE: [REDACTED]

Balance: \$2,014:80

Dear [REDACTED]

Thank you for your recent inquiry regarding the above referenced account.

Upon receipt of certified funds for payment of the settlement amount of \$1,007.40, your account will be considered as a settled charged off account and your credit profile will be updated to reflect this status.

We must receive your payment by November 21, 2011 or the settlement offer will be null and void.

Please send the agreed upon amount to:

HSBC Credit Services
Attn: Payment Processing
1301 Tower Road
Schaumburg, IL 60173

Please note that if we receive an amount greater than that required by the settlement offer, it will be accepted as payment and will not entitle you to a refund unless it exceeds the total balance due. Payments submitted that do not meet the terms of the settlement offer will be accepted as payments, but not as settlements of the account balance.

If you need additional information, please contact us at 1-800-882-9700.

Sincerely,
Recovery Department

VC/vmc

We are required by law, if applicable, to notify you that we are attempting to collect a debt, and any information obtained will be used for that purpose