

ENCORE RECEIVABLE MANAGEMENT, INC.
400 N ROGERS RD., OLATHE, KS 66062
PO BOX 3330, OLATHE, KS 66063
Telephone: 888 881-4969

9999

July 19, 2010

Roxanne [REDACTED]

[REDACTED] NY 13790

20%

Creditor: HSBC

Account #: XXXX-XXXX-XXXX-[REDACTED]

Placement Date: 07/06/10

Encore Account #: 135-[REDACTED]

Account Balance: \$5,342.88

Dear Roxanne,

This letter confirms our agreement to settle the above referenced account by accepting \$1,084.00 as settlement in full. The funds must be received in our office, at the addressed referenced above.

Your Balance is \$ 5,342.88

Agreed Settlement Amount: \$ 1,084.00 in 2 pymts \$900.00 Due 7/29/10 & \$184.00 Due 8/29/10

This is a cash savings of: \$ 4,258.88

This letter is sent as a confirmation of an agreed settlement and is not a receipt.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

ENCORE RECEIVABLE MANAGEMENT INC
400 N Rogers Rd * PO Box 3330 * Olathe, KS 66063-3330
888 881-4969