

**SENTRY CREDIT, INC.**  
2809 GRAND AVENUE  
EVERETT, WA 98201  
(800) 608-2581

December 7, 2009

**ANTHONY** [REDACTED]  
[REDACTED]  
[REDACTED]  
**BALDWINSVILLE, NY 13027**

**Re: SCI account # 000174** [REDACTED]  
**Current Creditor: HSBC CARD SERVICES**  
**Account # 54580015124** [REDACTED]

25%

**Dear Anthony** [REDACTED]:

Sentry Credit, Inc. and it's assignor(s) HSBC CARD SERVICES hereby agree to accept the sum of \$1181.79 as settlement in full, under the following conditions: that the settlement amount of \$1181.79 is received in our office on or before 12/15/09.

Failure to comply with these terms voids this or any settlement opportunity.

Authority to Act and Bind. Sentry Credit, Inc. hereby covenants and warrants that it has full authority to bind HSBC CARD SERVICES to this agreement.

To confirm receipt of this offer letter, and to make arrangements, contact us at (800) 608-2581.

Respectfully,

Tami Flynn  
Davina Avra  
Judy Nelson  
William M. Perrella  
Nida Cardiel  
Kelly Wilson



Jennifer Bergen  
Candice Dowells  
CC Hayes  
Kevin Phillips  
Joanna Farina  
Rick Durnil

**THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

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