



9522 EAST 47TH PLACE TULSA, OK 74145 (800) 429-2515
(918) 665-5656 (FAX)

APRIL 26, 2010

29%

NORMAN [REDACTED]
MICHAEL SININSKY
3000 MARCUS AVE
NEW HYDE PARK NY 11042-1096

Re: Original Institution: HSBC Bank Nevada, N.A.
Original Account Number: 540791502 [REDACTED]
Cavalry Reference Number: 137 [REDACTED]
Balance Due: \$930.34

Dear NORMAN [REDACTED]:

Based upon our contact on 26-APR-2010, the following settlement has been established. The terms of this arrangement are as follows:

Total Settlement amount:	\$ 275
First 6 months payments:	
Payment Date	Payment Amount
04/30/2010	\$275.00

All agreed upon payments must be received by their due dates. Failure to satisfy the terms of this Settlement Plan will result in the revocation of all discounts and reinstatement of the original terms and conditions of your account. Please note that a discounted Settlement Plan is a one-time offer. If defaulted upon, you will not qualify for this option in the future.

Once full payment has been received and the monies have cleared the banking system, this account will be considered "Settled with no further obligation." At that time, we will provide you with documentation of your payment for your records and, if we are currently reporting your account to the credit reporting agencies, we will notify them of the paid status of your account..

As always, we are pleased to help you resolve this issue in a mutually beneficial manner. If you have any questions, please call me directly at (866) 884-3569.

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

Sincerely,
Chris Orthman
Cavalry Portfolio Services, LLC