



December 18, 2009

30%

Jay [REDACTED]
[REDACTED]
Maspeth, NY 11769

Dear: Jay [REDACTED]

SUBJECT: HSBC Bank USA Account Number D04319 [REDACTED]
BALANCE: \$6,542.04

This letter will serve as confirmation that the Recovery Department of HSBC Bank USA has been authorized to accept \$1,963.00 as full and complete settlement on the account referenced above.

Payment must be received as follows: first check in the amount of \$1,400.00 dated 12/29/09 and a second check in the amount of \$563.00 post-dated 01/29/10. When both checks have been honored by your bank, HSBC Bank USA will release you from further claim and liability for the referenced account.

Failure to make payments as agreed will result in additional collection efforts for the full amount of the outstanding balance.

If for any reason you cannot send the checks as indicated above, please contact this office prior to your scheduled due date. Should you have any questions, please contact our office immediately.

Sincerely,

Justin [REDACTED]
716-841-[REDACTED]
Long Distance 1-800-392-0986, ext. [REDACTED]