

ASSET RECOVERY SOLUTIONS, LLC
2200 EAST DEVON AVENUE SUITE 200
DES PLAINES, IL 60018

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

MAY 17 2012
**30%
13 PAYMENTS**

RE: ASSET ACCEPTANCE
HSBC BANK NEVADA N.A.

ACCOUNT NAME: [REDACTED]
TOTAL CURRENT BALANCE: \$18957.98
ACCOUNT NUMBER: [REDACTED]

As we discussed, Asset Recovery Solutions, LLC hereby accepts your offer to pay \$5686.96 to fully settle the above-referenced account. The payment schedule is as follows:

PAYMENTS	DUE DATES	PAYMENTS	DUE DATES
2524.00	05/31/12	263.58	06/30/12
263.58	07/31/12	263.58	08/31/12
263.58	09/30/12	263.58	10/31/12
263.58	11/30/12	263.58	12/31/12
263.58	01/31/13	263.58	02/28/13
263.58	03/31/13	263.58	04/30/13
263.58	05/31/13	0.00	
0.00		0.00	
0.00		0.00	

This offer expires on 05/31/13. Thus, if we receive the Settlement Amount on or before 05/31/13, and if the funds clear, we will consider the amount to be settled in full and will stop all further collection efforts.

Nothing contained within this letter changes or in any way limits any of your legal rights, including your rights as set forth in our first letter to you about this account.

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

Sincerely,

Asset Recovery Solutions, LLC

877-253-3543
EXTENSION: 771