



Member HSBC Group

30%  
PRE-CHARGE  
OFF

June 1, 2010

Marc [REDACTED]

Somerset, NJ 08873-4726

Account Number: 63520000 [REDACTED]

Balance: \$13,422.74

Settlement Offer:

\$4,027.00 to be paid by 06/10/2010

Dear Mr. [REDACTED]

In an effort to resolve your seriously overdue account, HFC is offering you a settlement in the amount of \$4,027.00. This offer is good only until the dates noted above. If you fail to keep these arrangements, this offer will be null and void.

Upon receipt of this amount, we will notify the credit bureaus of this settlement. Please call us at 1-800-477-7095 ext 5309 upon receipt of this letter.

Please mail all payments to:

HFC  
ATTN: Chesapeake Cashiering  
2929 Walden Ave  
Depew, NY 14043

Sincerely,

Rebecca [REDACTED]  
HSBC/HFC/Beneficial

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