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Personal and Confidential

07-19-11

3000 MARCUS AVE

SUITE 1W12

HYDE PARK, NY 11042

32%

Your Client: [REDACTED]

Our Client: UNITED DEBT HOLDINGS, LLC

Original Creditor: HSBC

Account Number: [REDACTED]

Balance: \$618.58 as of 07-19-11

Dear [REDACTED]:

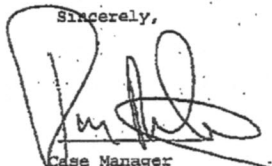
This letter will confirm that our client has agreed to accept \$ 200.00 as settlement in full of the above referenced account. Payment of the full settlement amount is due in this office on or before 07-25-11 .

Upon timely receipt of the settlement payment and after assurance that it has cleared the bank, this office shall advise our client that the account is settled in full.

If payment is not made on or before the due date stated above, or if the payment draft is returned dishonored, acceptance of this settlement offer is withdrawn.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your clients account.

Sincerely,


Case Manager

Signature / Printed Name

55-ATTY

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

Important notices appear on the back of this letter. Please read them as they may affect your rights.