



March 17, 2015

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

33%

Balance: \$16,161.09

Account: [REDACTED]

Dear [REDACTED]

Settlement Offer

This letter will serve as confirmation that the Recovery Department of HSBC Bank USA, N.A. has been authorized to accept \$5,300.00 as full and complete settlement for the Account referenced above.

Payment must be received in our office no later than 3/31/15. Upon receipt of the settlement amount HSBC Bank USA N.A. will release you from further claim and liability for this Account. In addition, your credit bureau report will be updated to reflect the following:

Charge-off: Settled for Less than the Full Balance.

Mail payments to:
HSBC Bank USA, N.A.
Recovery Department
PO Box 2103
Buffalo, NY 14240-2103

Failure to make payment as agreed will result in further collection efforts for the full amount of the outstanding balance. If for any reason you cannot send the settlement amount please contact a Recovery Representative prior to your scheduled due date. To discuss this matter, please contact our office immediately at 1.800.392.0986. If you are calling from outside the United States, please call us collect at 1.716.841.2550.

Our hours of operation are Monday - Thursday 8:00 am - 9:00 pm ET, Friday 8:00 am - 5:00 pm ET, and Saturday 8:00 am - 4:15pm ET.

Sincerely,

HSBC RECOVERY DEPARTMENT

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