

P.O. Box 8873
Virginia Beach, VA 23450



Member HSBC Group

Robert [REDACTED]
[REDACTED]
Purling, NY 12470

February 23, 2012

Account # [REDACTED]

Re: Settlement Offer
Bal: \$11,146.24

33%

Subject: ACCOUNT UPDATE

Dear Customer:

In an effort to assist you in making your payments, HFC would like to offer you a lump sum settlement less than the full balance of the above referenced account. The settlement amount we would like to offer you is \$3,678.26. This offer is valid through February 29, 2012.

Upon receipt of this amount, we will notify the credit bureaus that the "Account paid in full was a charge-off. Note: Account paid in full for less than the full balance."

Payment must be in the form of **Certified Funds Only**. Please remit funds to:

HFC
P.O. Box 8873
Virginia Beach, VA 23450

If you fail to respond to us by the above due date, HFC will consider alternative means of collection to recover your balance.

Please contact us at 1-800-477-[REDACTED], Ext. [REDACTED] during normal business hours to discuss your options.

Sincerely,

HFC

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

Notwithstanding anything in this letter to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, we recognize that our recourse relating to the debt is solely against the property that serves as security for the debt. Furthermore, this letter is not intended as a demand for payment from you personally and any payment you make is voluntary. Unless the bankruptcy court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we still retain a security interest in your home and we reserve our rights to pursue all appropriate remedies available to us consistent with our security interest and the United States Bankruptcy Code.

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al 1-800-477-7095, marque el número 2, durante nuestras horas de oficina normales.