



March 10, 2017

██████████
29 WEST 36TH ST SUITE 401
NEW YORK, NY 10018



HSBC

Balance: \$3,500.38

Account: ██████████

Dear Sir or Madam:

Settlement Offer

This letter will serve as confirmation that the Recovery Department of HSBC Bank USA N.A., has been authorized to accept \$1,750.00 as a full and complete settlement on the Account Balance referenced above. Below are the terms of your settlement agreement:

- First payment in the amount of \$50.00 due by 03/23/2017
- Second payment in the amount of \$50.00 due by 04/23/2017
- Third payment in the amount of \$150.00 due by 05/23/2017
- Fourth payment in the amount of \$150.00 due by 06/23/2017
- Fifth payment in the amount of \$150.00 due by 07/23/2017
- Sixth payment in the amount of \$150.00 due by 08/23/2017
- Seventh payment in the amount of \$150.00 due by 09/23/2017
- Eighth payment in the amount of \$150.00 due by 10/23/2017
- Ninth payment in the amount of \$150.00 due by 11/23/2017
- Tenth payment in the amount of \$150.00 due by 12/23/2017
- Eleventh payment in the amount of \$150.00 due by 01/23/2018
- Twelfth payment in the amount of \$300.00 due by 02/23/2018

All payments are required to be received by the due date. Once all payments have been honored by your bank, 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 payments as agreed will result in additional collection efforts for the full amount of the outstanding balance.

If for any reason you cannot send the payments as indicated above, please contact a Recovery Representative prior to your scheduled due date. To discuss this matter, please