

2122

17668



[Redacted]

[Redacted]

Account ending in: [Redacted]

Dear [Redacted]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$295.10 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$295.10 to be paid by the specified dates as follows:

09/11/2009 \$295.10

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-395-0500

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (II), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative and processing services for this credit card or line of credit program.



A Convergent Company

A CRI Company
800 SW 39th ST
Renton, WA 98055
800-444-8485
Fax Line 713-973-9363

[REDACTED]

Regular Mail Payments
HSBC Card Services
PO Box 88000
Baltimore, MD 21288-0001

Overnight Payments
HSBC Card Services
Attn: Exceptions Dept
1352 A Charwood Rd
Hanover, MD 21076

Re: HSBC Card Services
Acct# [REDACTED]
Amount Due: \$2589.59

Dear Sir or Madam:

Our client has authorized ER Solutions, Inc. to settle this account for a total of \$906.15 Payment required as follows:

Your payment for \$906.15 is due in our office by 01-30-10

In the event your account has been reported to the Credit Bureau previously, once your payment has been processed, our client will update your credit bureau report indicating that this account has been "Settled in Full".

Sincerely,
ER Solutions, Inc.
D. White
Collections Manager

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for that purpose.

Received Time Jan. 19. 5:28PM

ERSolutions, Inc.

A CRI Company
800 SW 39TH ST
Renton, WA 98055
800-444-8485
Fax Line 713-973-9363

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

Regular Mail Payments HSBC Card Services PO Box 88000 Baltimore, MD 21288-0001
Overnight Payments HSBC Card Services Attn: Exceptions Dept 1352 A Charwood Rd Hanover, MD 21076

Re: [REDACTED]
Acct# [REDACTED]
Amount Due: \$988.94

Dear Sir or Madam:

Our client has authorized ER Solutions, Inc. to settle this account for a total of \$494.47 Payment required as follows:

Your payment for \$494.47 is due in our office by 12-31-09

In the event your account has been reported to the Credit Bureau previously, once your payment has been processed, our client will update your credit bureau report indicating that this account has been "Settled in Full".

Sincerely,
ER Solutions, Inc.
D. White
Collections Manager

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for that purpose.

Received Time Dec. 14. 9:32AM

Received Time Jan. 19, 1:25PM



[Redacted]

Account ending in [Redacted]

Dear [Redacted]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$1,000.00 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$1,000.00 to be paid by the specified dates as follows:

01/27/2010 \$577.00	02/28/2010 \$141.00
03/30/2010 \$141.00	04/30/2010 \$141.00

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-395-0500

Sincerely,
Collections Department



12/11/2009

[Redacted]

Account ending in: [Redacted]

Dear [Redacted]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$768.00 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$768.00 to be paid by the specified dates as follows:

12/24/2009 \$768.00

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-395-0500

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (II), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative credit card or line of credit program.

Received Times Dec. 11. 1:22PM



12/10/2009

[Redacted]

Account ending in: [Redacted]

Dear [Redacted]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$640.00 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$640.00 to be paid by the specified dates as follows:

12/22/2009 \$640.00

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9600

If you have any further questions or concerns, please call 1-800-435-1415

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (II), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative services for credit card or line of credit program.



01/15/2010

[REDACTED]

Account ending in: [REDACTED]

Dear [REDACTED]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$1,013.50 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$1,013.50 to be paid by the specified dates as follows:

01/28/2010 \$337.84	02/28/2010 \$337.83
03/28/2010 \$337.83	

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1362 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-435-1415

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (II), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative and processing services for this credit card or line of credit program.

Received Time Jan. 15. 2:00PM



11/11/2009

[Redacted]

Account ending in: [Redacted]

Dear [Redacted]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$392.94 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$392.94 to be paid by the specified dates as follows:

11/20/2009 \$129.00
01/20/2010 \$131.97

12/20/2009 \$131.97

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-395-0500

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (II), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative services for credit card or line of credit program.

Received Time: Nov. 11, 2:06 PM



01/18/2010

[REDACTED]
[REDACTED]
[REDACTED]

Account ending in [REDACTED]

Dear [REDACTED]

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$1,447.56 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$1,447.56 to be paid by the specified dates as follows:

01/28/2010 \$361.89	02/28/2010 \$361.89
03/28/2010 \$361.89	04/28/2010 \$361.89

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-395-0500

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (II), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative and processing services for this credit card or line of credit program.





01/22/2010

~~ADRIAN BARRON~~
~~TO: [REDACTED]~~
~~FROM: [REDACTED]~~

Account ending in: [REDACTED]

Dear ~~ADRIAN BARRON~~,

HSBC Card Services, Inc. is aware of your financial situation. We have agreed to accept your proposal of \$730.00 as full settlement on the aforementioned account. Once all funds clear and the proceeds are applied to your account, your account will be considered settled and closed. Your account will be reported to the national consumer reporting agencies as "account paid in full for less than the full balance." Please be advised that due to processing time, interest and fees will continue to accrue pursuant to the terms and conditions of your cardmember agreement up to forty-five (45) days after the final payment has been received. Any remaining principal balance of \$600 or greater on your account will be reported to the Internal Revenue Service as a discharged debt.

In order to validate this agreement you must send the settlement of \$730.00 to be paid by the specified dates as follows:

02/06/2010 \$182.50

03/05/2010 \$182.50

04/05/2010 \$182.50

05/05/2010 \$182.50

Please mail payments to the address below:

For Overnight Mail:

HSBC Card Services
1352 Charwood Road
Hanover, MD 21076
Attn: Exceptions Dept

For Regular Mail:

HSBC Card Services
Department 9500
Carol Stream, IL 60128-9500

If you have any further questions or concerns, please call 1-800-395-0500

Sincerely,
Collections Department

HSBC Card Services, Inc. and/or HSBC Card Services (IL), Inc., affiliates of HSBC Bank Nevada, N.A., provides administrative and processing of credit card or line of credit program.

Received Time: Jan. 22, 4:32 PM