



November 25, 2008

NEERA [REDACTED]
[REDACTED]

Original Creditor: HSBC
Original Creditor Account #:5522 [REDACTED]
ACF Account #: [REDACTED]
Balance:\$10,698.95

Dear Mr/Ms Neera [REDACTED]

This letter is to once again inform you that your HSBC account has been sold to Atlantic Credit & Finance, Inc. At this time we would like to offer the following arrangement in order to resolve your account: In the event that Atlantic is reporting your account to the credit reporting agencies, Atlantic will report to the credit bureaus that your account has been satisfied, as well as release you from the obligation for a one-time payment of \$4,279.58 to be due on 11/26/2008.

We appreciate your cooperation in resolving this matter. IF YOU FEEL THAT THE ABOVE MENTIONED INFORMATION IS INCORRECT OR IF YOU HAVE ANY QUESTIONS PLEASE CALL 1-800-[REDACTED] OUR OFFICE HOURS ARE 9am - 9pm EST MONDAY - THURSDAY AND 9am -5pm ON FRIDAYS.

[REDACTED]

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

[REDACTED]