



RE: AGREEMENT  
CLIENT: HSBC BANK  
ACCT# :  
FILE# : 1002609645  
BALANCE: \$12,830.42

DATE: 02-11-2009

DEAR

WE AGREED TO THE FOLLOWING SETTLEMENT ARRANGEMENT.  
FAILURE TO KEEP THIS EXACT AGREEMENT WILL VOID THIS SETTLEMENT OFFER.

==== SETTLEMENT AGREEMENT ====  
02/16/09 ----- \$5,000.00

ONCE THE FUNDS CLEAR AND THE PROCEEDS ARE APPLIED TO YOUR ACCOUNT, YOUR ACCOUNT WILL BE CONSIDERED SATISFIED AND CLOSED. YOUR ACCOUNT WILL BE REPORTED TO THE NATIONAL CONSUMER REPORTING AGENCIES AS "CHARGE-OFF ACCOUNT PAID IN FULL FOR LESS THAN THE FULL BALANCE." ANY REMAINING BALANCE ON YOUR ACCOUNT MAY BE REPORTED TO THE INTERNAL REVENUE SERVICE AS A DISCHARGED DEBT.

SINCERELY,

MICHAEL LENNON  
800-828-1110x1374

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THE PURPOSE OF THIS LETTER IS TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

HOURS: MON-THUR (9AM-9PM) FRI (9AM-6PM) SAT (9AM-1PM) EASTERN TIME  
NCB MANAGEMENT SERVICES, INC. - PO BOX 1099 - LANGHORNE, PA 19047

PLEASE MAIL PAYMENT AND THE BOTTOM PORTION IN THE ENCLOSED SELF-ADDRESSED ENVELOPE TO ENSURE PROPER CREDIT

For Payment and Correspondence:  
NCB Management Services Inc.  
PO Box 1099  
Langhorne, PA 19047

FILE# : NCB MANAGEMENT SERVICES, INC.  
CLIENT: HSBC BANK  
ACCT# :  
BALANCE: \$12,830.42

ADDRESS SERVICE REQUESTED

AMOUNT OF PAYMENT ENCLOSED \$ \_\_\_\_\_

NCB MANAGEMENT SERVICES, INC  
PO BOX 1099  
LANGHORNE, PA 19047