



Account #:	
Card Type:	Household Bank
Account Balance:	\$3,567.24
Reduction Offer:	\$2,069.00
New Amount:	\$1,498.24
Offer Expiration Date:	05/11/2010

04/28/2010

Dear

**NOTICE: REDUCE YOUR BALANCE
BY \$2,069.00**

You missed your last payment of \$537.00 on your Household Bank Account and may have been reported to the credit bureaus; however, if you act immediately, you can take advantage of this special offer and get your credit back on track quickly.

For a limited time, I am prepared to reduce your balance to \$1,498.24. In addition, you can pay this reduced amount in 3 easy installments of \$499.41, and your balance will be paid off once and for all.

1 st Payment	05/11/2010	\$499.41
2 nd Payment	06/11/2010	\$499.41
3 rd Payment	07/11/2010	\$499.41

If I do not receive your payment by 05/11/2010 I will have no choice but to review your Account for placement with an agency and the situation will be out of my hands.

Sincerely yours,

Michelle Sorvillo
Unit Manager, Collector's Department

P.S. I can only make this offer available to you until 05/11/2010. Act now to take charge of this situation. Call me or log on to www.householdbank.com to take the first step.

Please Note: If an amount greater than the enclosed offer is paid, it will be accepted for payment and not entitle the cardmember to a refund unless the amount paid exceeds the actual balance owed. Payments submitted that do not meet the terms of this settlement offer will be applied to your Account as payment, but not as a settlement.

www.householdbank.com

1-800-283-8135

Payment Processing Center
PO Box 5253
Carol Stream, IL 60197-9901

HSBC Card Services Inc. and/or HSBC Card Services (Il) Inc., and/or HSBC Private Label Corporation, affiliates of HSBC Bank Nevada, N.A. (the Issuer of this Account), provide administrative and processing services for this credit card or line of credit program.

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

MCC-HH-RM-F 0708