

Roanoke, Virginia 24036-3665
Toll Free: (866) 392-3100 Fax: (540) 767-7807

November 18, 2011

**\$9,712.45
SAVED**

[REDACTED]
LOGANSPORT, IN 46947

JPF# [REDACTED]
Our Client: Atlantic Credit & Finance, Inc.
Original Creditor: HSBC CONSUMER
LENDING (USA) INC.
Account #: [REDACTED]
Balance: \$19,425.05

Dear Mr./Mrs. [REDACTED]

This letter is to inform you, once again, that the HSBC CONSUMER LENDING (USA) INC. account referenced above has been sold to Atlantic Credit & Finance, Inc. ("Atlantic"), and placed with this firm for collection. We would like to confirm the arrangement you made with Bobbi at Ext. 3240 on 11/18/2011 in which you agreed to make payments on the following schedule:

Twenty (20) payments of \$485.63 due on 11/30/2011 and continuing on the last day of each month until 6/30/2013. All payments will total \$9,712.60.

Once you have made all payments under the terms of this letter, our client, Atlantic, will completely release you from this obligation. In the event that Atlantic is reporting your account to the credit reporting agencies, we will request that they instruct them to mark this account as satisfied. We appreciate your cooperation in resolving this matter. If you have any questions, please contact us at our toll free number at the top of this letter. Our office hours are 8:30 A.M. until 9 P.M. EST Monday through Wednesday, 8:30 A.M. until 5:30 P.M. EST Thursday and 9 A.M. to 5 P.M. on Friday.

Sincerely,

The Law Office of John P. Frye, P.C.

Mail all Payments and Correspondence:

The Law Office of John P. Frye, P.C.
P.O. Box 13665
Roanoke, VA 24036-3665

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**