

JAN-26-2010 13:58

Dovidio Dawn

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P.002



**Management Services Incorporated**  
Professional Collections & Recoveries Management  
1.800.628.1110

RE: AGREEMENT  
CLIENT: HSBC BANK  
ACCT# : [REDACTED]  
FILE# : [REDACTED]  
BALANCE: \$5,714.02

DATE: 01-26-2010

DEAR [REDACTED],

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

==== SETTLEMENT SCHEDULE ====

01/29/10	-----	\$380.94
02/26/10	-----	\$380.94
03/31/10	-----	\$380.94
04/30/10	-----	\$380.94
05/31/10	-----	\$380.94
06/30/10	-----	\$380.94

SINCERELY,

RAYMOND HATCH  
[REDACTED]

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

[REDACTED]  
FILE# : [REDACTED] - NCB MANAGEMENT SERVICES, INC.  
CLIENT: HSBC BANK  
ACCT# : [REDACTED]  
BALANCE: \$5,714.02

ADDRESS SERVICE REQUESTED

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

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

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