Management
Services
Incorporated
Professional Collections &
Recoveries Management
1.800.828.1110

RE: AGREEMENT
CLIENT: HSBC RETAIL SERVICES
ACCT# : [redacted]
FILE# : [redacted]
BALANCE: $4,408.84

DATE: 11-23-2009

DEAR [redacted],

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

==== SETTLEMENT TERMS ====

11-30-09 ------	$370.00
12-31-09 ------	$218.00
01-31-10 ------	$218.00
02-28-10 ------	$218.00
03-31-10 ------	$218.00
04-30-10 ------	$218.00

YOUR ACCOUNT WILL BE MARKED AS SETTLED AND OUR CLIENT
WILL UPDATE YOUR CREDIT REPORT TO REFLECT THE STATUS
OF YOUR ACCOUNT.

SINCERELY,

TIFFANY KENISON
[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

ADDRESS SERVICE REQUESTED

[redacted]E
FILE# : [redacted] - NCB MANAGEMENT SERVICES, INC.
CLIENT: HSBC RETAIL SERVICES
ACCT# : [redacted]
BALANCE: $4,408.84

AMOUNT OF PAYMENT ENCLOSED $_____

[redacted]

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