

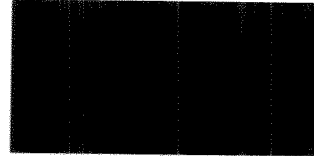


Balance Due: \$ 4,214.28
 Statement Date: 01/20/2010
 Original Creditor: HSBC
 Original Creditor Account No.: [REDACTED]
 Oliphant Financial Account No.: [REDACTED]

MAIL, PHONE OR PAY ONLINE AT WWW.PAYOLIPHANT.COM



50% Offer



STIPULATION OF SETTLEMENT

It is hereby stipulated and agreed by and between [REDACTED] ("Obligor") and Oliphant Financial, LLC ("Oliphant") on Wednesday, January 20, 2010 by its authorized agent, as follows:

- Obligor acknowledges receipt of goods or services received from HSBC and financed by HSBC and that the balance due is owed to Oliphant, as assignee, in the current amount of **\$4,214.28**.
- Oliphant agrees to extend this Stipulation of Settlement under which it agrees to accept **\$2107.14** as full and final settlement of the current balance due.
- Obligor agrees to pay the sum of **\$2107.14** as settlement of the current balance as follows:



Payment Type	Due Date	Payment Amount
First Payment	01/29/2010	\$ 1200.00
Recurring	Monthly by the 28th	\$ 453.57
Final		\$ 0.00 : to be determined



- Obligor agrees to make payments directly to Oliphant Financial, LLC by any approved payment method found on the reverse side of this Settlement. Any failure to pay according to the terms of this Settlement will render this agreement null and void, and Oliphant may, at its sole discretion, elect to reinstate the entirety of the Now Due balance, less any payments made during the term of the Settlement.
- When all payments due under this settlement have been received, Oliphant will provide Obligor a Receipt of Final Settlement within thirty (30) days of final payment.
- By our signatures below and return of one signed original, [REDACTED] hereby accepts the terms and conditions of this Stipulation of Settlement.

This company is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose. Notice: See Reverse Side for Important Information.



Account Representative (sign/print), ext. [REDACTED]



Approving Manager (sign/print)

Home/Mobile/Other Phone # (circle one)