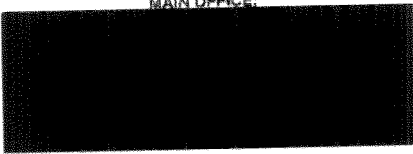


BOWMAN, HEINTZ, BOSCIA & VICIAN

ATTORNEYS AT LAW
INDIANA PROFESSIONAL CORPORATION & ILLINOIS LIMITED LIABILITY COMPANY

INDIANAPOLIS OFFICE:
251 EAST OHIO STREET
SUITE 960
INDIANAPOLIS, INDIANA 46204
1-800-228-8998

MAIN OFFICE:



CHICAGO OFFICE:
134 NORTH LASALLE STREET
SUITE 750
CHICAGO, ILLINOIS 60602
1-800-228-8998

PLEASE REFER TO OUR FILE NO.
2139742

52% Offer

February 2, 2010



Re: Your indebtedness to HSBC BANK NEVADA, N.A.
account number [REDACTED]

Dear [REDACTED]:

A lump sum settlement of \$ 550.00 is acceptable. Make payment directly to the Merrillville, Indiana office within 3 days.

We are not obligated to renew this offer.

Make your payment by cashiers check or money order payable to Bowman, Heintz, Boscia and Vician, P.C.

Very truly yours,

Merrillville Office

P.S. FAX ATTN: [REDACTED]

FAX#: [REDACTED]

** This communication is from a debt collector and this is an attempt to collect a debt and any information obtained will be used for that purpose. **

[D-33]

CASHIERS, 02/15/10