

ARROW FINANCIAL SERVICES LLC  
5996 WEST TOUHY AVENUE  
NILES, IL 60714

ID# [REDACTED]  
AMY [REDACTED]  
[REDACTED]  
[REDACTED]

April 8, 2011

399%

Re: HSBC CARD SERVICES (III) INC.  
Original Creditor: HSBC CARD SERVICES (III) INC

Account Name: AMY [REDACTED]  
Total Current Balance: \$ 768.58  
Account #: [REDACTED] 17

As we discussed, Arrow Financial Services LLC hereby accepts your offer to pay \$307.00 to fully settle the above-referenced account.

This offer expires on 04/30/11. Thus, if we receive the Settlement Amount on or before 04/30/11, and if the funds clear, we will consider the amount to be settled in full and will stop all further collection efforts.

Nothing contained within this letter changes or in any way limits any of your legal rights, including your rights as set forth in our first letter to you about this account.

THIS AGENCY IS ENGAGED IN THE COLLECTION OF DEBTS. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sincerely,

LEE SCHIFF  
866-446-5037 Ext.2283  
Account Representative

LICENSED BY THE NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS, LICENSE #0978241.