



April 2, 2008

[REDACTED]

VIA FACSIMILE: [REDACTED]

Current Creditor: FFAM
Original Creditor: HSBC Card Services
Account Number: [REDACTED]

Current Balance: \$2,083.83

Dear [REDACTED]

Pursuant to our recent conversation, this facsimile is to confirm that our company has been authorized by our client, FFAM, to accept \$937.72 as settlement in full on the above referenced account. Upon receipt and successful deposit, this account will be reported to our client as settled in full.

Should you have any questions, or need any additional assistance, please do not hesitate to contact the office.

Sincerely,

[REDACTED]
Collections Representative

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