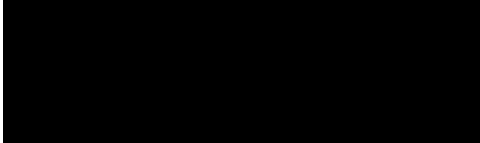




CREDIT & FINANCE INCORPORATED

PO Box 13386 • Roanoke, VA 24033  
800-888-9419 • Fax 540-772-7895

April 15, 2008



**Original Creditor: HSBC**  
**Original Creditor Account** [REDACTED]  
**ACF Account #:** [REDACTED]  
**Balance:\$1,946.59**

Dear [REDACTED]

This letter is to once again inform you that your **HSBC** account has been sold to Atlantic Credit & Finance, Inc. At this time we would like to offer the following arrangement in order to resolve your account: In the event that Atlantic is reporting your account to the credit reporting agencies, Atlantic will instruct the credit bureaus to mark your account as **Paid in Full**, as well as release you from the obligation for a one-time payment of \$780.00 to be due on 04/25/2008.

We appreciate your cooperation in resolving this matter. IF YOU FEEL THAT THE ABOVE MENTIONED INFORMATION IS INCORRECT OR IF YOU HAVE ANY QUESTIONS PLEASE CALL 1-800-888-9419. OUR OFFICE HOURS ARE 9am - 9pm EST MONDAY - THURSDAY AND 9am -5pm ON FRIDAYS.



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