



VALENTINE & KEBARTAS, INC.

15 Union Street, Lawrence, Massachusetts 01840 PHONE: 1-866- [REDACTED] FAX: [REDACTED] EMAIL: [REDACTED]

February 21, 2011

[REDACTED]
[REDACTED]
Littleton, CO 80129-4696

HSBC
31.08%

RE: Resurgent Capital Services LP

Account Number: [REDACTED]
Original Creditor: HSBC BANK
Current Balance: \$9,650.03
Settlement Offer: \$3,000.00
Paid to VKI: \$ 0.00

Dear [REDACTED]:

Valentine and Kebartas, Inc. is a legally authorized representative of RESURGENT CAPITAL SERVICES LP

We are prepared to provide a settlement of this liability for no less than the sum of **Three Thousand Dollars (\$3,000.00)** Our offer to release the outstanding balance is contingent upon funds being remitted to this office via the terms listed below: Western Union, direct check ("check by phone"), Bank to Bank wire transfer, Certified Bank Funds or Credit Card payment.

Terms: \$2,500.00 must be received and posted to the file no later than 2/25/2011.
Terms: \$500.00 must be received and posted to the file no later than 3/25/2011.

Upon successful negotiation of funds, this will represent a settlement in full on the above captioned account; your credit bureau report will be updated accordingly by our client.

Please continue to call 1-866-[REDACTED] ext [REDACTED] should any further assistance be required from our office.

Very truly yours,

[REDACTED]

Director of Operations

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

LS/ts