



I.C. SYSTEM, INC.  
 444 Highway 96 East  
 St. Paul, MN 55127-2557

Mon-Th: 7A-9P Central Time  
 Fri: 7A-4:30P Central Time  
 Sat: 7A-1P Central Time  
 Sun: 4P-8P Central Time

March 18, 2010

Dawn

Re: Settlement Offer \$500.00  
 Account # 00000000000000000000  
 Creditor: HSBC  
 HSBC Account # XXXX XXXX XXXX 4834  
 Balance: \$1,274.27

Dear Dawn :

This letter is to confirm the offer to settle your HSBC account for the reduced amount of \$500.00 if funds are received at I.C. System by the terms listed below. This account will then be listed as settled in full.

If these conditions listed below are not adhered to, I.C. System reserves the right to resume collection on the remaining balance of \$1,274.27

Terms:

Payment (s)	Amount	Due Date	Method of Delivery
1	\$500.00	3/30/2010	Check

If you have any questions, please call

Calls may be monitored and recorded for quality assurance.

Sincerely,

If more than \$600.00 of this debt is cancelled, our client may be required to notify the Internal Revenue Service on form 1099c as other income.

We are a debt collector attempting to collect a debt and any information obtained will be used for that purpose.