

OK ✓



midland credit management, inc.

Contact Information: Tel 800-265-8825  
Fax 800-476-2275  
Hours of Operation: M-th 6am-7:30pm;  
Fri 6am-4pm;  
Sat 6am-11am MST

P.O. BOX 939019  
SAN DIEGO, CA 92193-9019

Current Owner: Midland Funding LLC  
Original Creditor: HSBC BANK NEVADA, N.A.

12/15/2009

Original Account No.:

BERNARD

MCM Account No.:  
Current Balance: \$1,841.36  
Payment Due Date: 12/31/2009

Dear BERNARD

Congratulations on taking the first step to resolving this debt. This letter confirms our settlement arrangements on your existing account balance of \$1,841.36. The settlement terms we have agreed to are as follows:

Total Settlement Amount:	\$920.68	Initial Payment Due Date:	12/31/2009
Initial Payment Amount:	\$506.00	Monthly Due Date:	Last Day of each month
Monthly Payment Amount:	\$103.67		

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. After receiving your final payment we will consider the account PAID IN FULL and the three major credit reporting agencies will be updated accordingly.\*

Please return the bottom portion of this letter in the envelope provided, along with your check or money order for your initial payment. Should you have any questions regarding your payment arrangement, please call me immediately at 800-265-8825, EXT 23213.

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

PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION.

Sincerely,

DEBRA KIMBRELL X23213, C251  
800-265-8825 EXT. 23213  
Account Manager

\*Your credit report will not be updated if the federal reporting period has expired.

Please tear off and return lower portion with payment in envelope provided

**Payment Certificate**

MCM Account Number  
Current Balance: \$1,841.36  
Amount Due: \$506.00  
Make Check Payable to: Midland Credit Management, Inc.

Payment Due Date: 12/31/2009

Payment Options:

1. Make Check Payable to: Midland Credit Management, Inc.
2. Money Gram: Receive Code #3643
3. Western Union City Code: MCM, State Code: CA
4. Pay by Phone <TDPHON>

Midland Credit Management, Inc.  
PO Box 60578  
Los Angeles, CA 90060-0578