



October 1, 2009

LEADING EDGE RECOVERY SOLUTIONS, LLC  
5440 N CUMBERLAND AVE STE 300  
CHICAGO, IL 60656-1490



RE: LVNV Funding LLC / HSBC BANK NEVADA NATIONAL ASSOCIATION  
Account Number:  
LERS Account Number:  
Current Balance: \$4,853.48  
Settlement Amount: \$2,426.74

Dear David

This letter serves as confirmation that Leading Edge Recovery Solutions will accept \$2,426.74 as a full and final settlement on the above referenced account.

Once the settlement amount has been received and the funds have cleared for payment, we will then notify our client the account has been settled in full and that your credit bureau should be updated accordingly. You will then be released of any further liability to LVNV Funding LLC / HSBC BANK NEVADA NATIONAL ASSOCIATION, and its agents in reference to this account.

This agreement is in effect until 10/23/2009 and is null and void if terms of this agreement are not met.

Sincerely,

Collections Department

**Hours of Operation:**  
Monday-Thursday 8:00am - 9:00pm CST / Friday 8:00am - 5:00pm CST / Saturday 8:00 - 12 Noon CST

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose. Please be aware that any forgiveness above \$600.00 may be reported to the IRS on a 1099C Form.

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