

PO Box 1411  
Fort Mill SC 29715-1411  
0014344535

55 56 00011946  
813358

**HFC**  
Member HSBC Group

February 8, 2011



Return Service Requested



Account Number :  
Balance Due : \$34,164.35  
Expiration Date : February 28, 2011

**A Special Tax Time Offer Just For You! Use Your  
Tax Refund to Settle for 15.00% of Your Outstanding Balance**

Dear David Dacorte:

HFC has authorized a Tax Time Settlement Offer of 15.00% on qualifying accounts. Your outstanding balance on the above referenced account is \$34,164.35 as of today.

As part of the special Tax Time Settlement Offer, HFC will accept a one time payment of \$5,124.65 as settlement in full on your above referenced account. In order to take advantage of this offer, the one time payment must be received in this office no later than February 28, 2011.

Time is of the essence. Please mail your check or money order, payable to HFC, in the envelope provided. Please call our office to request an extension if your refund is delayed.

In the event you are not able to settle now, you are not out of options. HFC is able and willing to customize a different type of program to suit your financial needs.

Mail your payment today or call our office at 800-586-6668 to discuss payment options on this account.

Sincerely,

**Special Offer Expires  
February 28, 2011**

N. Bell

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

**HFC**  
Member HSBC Group  
U.S. Consumer Finance  
PO Box 8873  
Virginia Beach, VA 23450-8873

▼ Detach Here ▼

Please return bottom portion with your payment.

▼ Detach Here ▼

Account Number :  
Balance Due : \$34,164.35  
Expiration Date : February 28, 2011

Letter Date: February 8, 2011

Enclosed is my payment of \_\_\_\_\_

Enclosed is my payment by:

CHECK     MONEY ORDER



HFC  
PO Box 8873  
Virginia Beach, VA 23450-8873