

**John C. Bonewicz, P.C.\***  
**Attorney At Law**

\*Admitted in Illinois

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January 29, 2013



|                  |            |
|------------------|------------|
| Original Balance | \$4,726.04 |
| Settled for      | \$1,417.81 |
| <hr/>            |            |
| Saved            | \$3,308.23 |

RE:

Creditor:  
Account No.:  
Original Creditor:  
Original Creditor Account No.:  
Current Balance Due:

CACH, LLC  
[Redacted]  
HSBC Consumer Lending USA I  
[Redacted]  
\$4,726.04

70% Savings

Dear [Redacted]

Please be advised that our client has authorized us to accept the sum of \$1,417.81 as settlement in full of the above referenced account. According to the terms of the agreement you made with our office, payments shall be made as follows:

- a) \$1,000.00 is due on or before January 31, 2013
- b) \$417.81 is due on or before February 28, 2013

Upon receipt and clearance of said funds, we will notify our client to adjust their accounts accordingly.

Thank you for your attention in resolving this matter. Should you have any questions, please contact our office.

This communication is from a debt collector and is an attempt to collect a debt.

Sincerely,

Robert Munisc, General Manager

