

**Original Balance:** \$1,841.14  
**Settled for:** \$737.00  
**Saved:** \$1,104.14

**60% Savings**

██████████  
C/O National Debt Relief  
11 Broadway Ste 1600  
New York, NY 10004

**Phone:** Tel (800) 265-8825  
**Hours of Operation:** Sat – Th 5am – 2pm  
Sun 5am – 12:30pm  
Pacific Time

**Current Owner:** Midland Funding LLC  
**Original Creditor:** Hsbc Bank Nevada, N.A.  
**Original Account Number:** ██████████

**MCM Account Number:** ██████████  
**Current Balance:** \$1,841.14  
**Payment Due Date:** 02-26-2015

02-23-2015

Dear ██████████

This letter is to confirm the settlement agreement regarding your existing account. The payment terms we have agreed to are listed below:

Total Settlement Amount: \$737.00  
Due Date: 02-26-2015

If the payment instrument is returned "not paid" for any reason, this letter will be null and void. After receiving your final payment, we will consider the account paid\*.

If you have any questions, please feel free to contact me at (800) 265-8825.

Sincerely,

TONY ECHIVERRI, Account Manager  
(800) 265-8825

\*If you pay your full balance, we will report your account as **Paid in Full**. If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance**.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write us at 8875 Aero Drive Suite 200, San Diego, CA 92123, email us at [customerservice@mcmcg.com](mailto:customerservice@mcmcg.com), or call us toll-free at 1-800-825-8131 between Sat – Th 5am – 2pm Pacific Time.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at [www.ftc.gov](http://www.ftc.gov); by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**  
Please tear off and return lower portion with payment.

Payment Certificate

MCM Account Number: ██████████  
Current Balance: \$1,841.14  
Amount Due: \$737.00

Payment Due Date: 02-26-2015

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 (800) 265-8825



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

HSBC

**REMINDER**  
All ACH payments  
Must be sent 3 business days  
prior to the due date