



HSBC AGREES TO A SETTLEMENT  
(RELEASE OF DEED/MORTGAGE AND NOTE)

November 18, 2010

[REDACTED]

MILL CREEK WA 98012

Loan # [REDACTED] ----- Balance- 12,004.69

To Whom It May Concern:

HSBC agrees to settle the above listed account in full for the above listed property for a minimum amount of \$1000.00 due at the close of escrow.

Payment must be in the form of CERTIFIED FUNDS ONLY and must be accompanied by a copy of the final net settlement worksheet and a copy of this agreement. The realtor's commission shall not exceed 6.00 percent (%). Any surplus funds from the close of escrow shall be paid directly to HSBC. No proceeds shall go to the seller (our customer) or buyer. Any excess proceeds shall be forwarded to HSBC.

Our customer (seller) must acknowledge their agreement to the terms outlined in the letter by their signature at the bottom of this letter. This letter MUST accompany the proceeds check and net settlement worksheet. Failure to do so may result in a delay of any release of lien and voiding of this offer. This offer shall be valid through: 12/30/10. To expedite this process please overnight the funds to:

HSBC  
Attn: Chesapeake Cashiering  
2929 Walden Avenue  
Depcw, NY 14043

Special notes/conditions:

The realtor's commission shall not exceed 6 percent (%) No proceeds shall go to the seller (our customer) or buyer. Any excess proceeds shall be forwarded to HSBC.

[REDACTED] Closer

I acknowledge by my signature below that I have read this letter, understand it and agree to its terms.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Date:

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

Notwithstanding anything in this letter to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of the obligation from you personally. If these circumstances apply, we recognize that our recourse relating to the debt is solely against the property that serves as security for the debt. Furthermore, this letter is not intended as a demand for payment from you personally and any payment you make is voluntary. Unless the bankruptcy court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we still retain a security interest in your home and we reserve our rights to pursue all appropriate remedies available to us consistent with our security interest and the United States Bankruptcy Code.

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en español con un empleado, sírvase comunicarse con nosotros al 1-800-586-6668, marque el número 2 durante nuestras horas de oficina normales.