

THE LAW OFFICE OF  
**JOHN P. FRYE, P.C.**  
P.O. Box 13665  
Roanoke, Virginia 24036-3665  
Toll Free: (866) 392-3100 Fax: (540) 767-7807

March 14, 2008

[REDACTED]

NEW OXFORD, PA 17350-9671

JPF#: 633807  
Our Client: Atlantic Credit & Finance, Inc.  
Original Creditor: HSBC  
Account #: [REDACTED]  
Balance: \$3,026.40

Dear Mr./Mrs. [REDACTED]

This letter is to inform you, once again, that the HSBC account referenced above has been sold to Atlantic Credit & Finance, Inc. ("Atlantic"), and placed with this firm for collection. We would like to offer the opportunity to resolve this account for one payment of \$1,200.00 due by 3/14/08. Once you have made the payment under the terms of this letter, our client, Atlantic, will completely release you from this obligation. In the event that Atlantic is reporting your account to the credit reporting agencies, we will request that they instruct them to mark this account as Paid.

To accept this offer, please contact your representative, Kim at Ext. 3402.

We appreciate your cooperation in resolving this matter. If you have any questions, please contact us at our toll free number at the top of this letter. Our office hours are 9 A.M. until 9 P.M. EST Monday through Thursday and 9 A.M. to 5 P.M. on Friday.

Sincerely,

The Law Office of John P. Frye, P.C.

**Mail all Payments and Correspondence:**  
The Law Office of John P. Frye, P.C.  
P.O. Box 13665  
Roanoke, VA 24036-3665

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

0260 - Offer lump sum