

Return Mail Only - No Correspondence

**mcm**

Dept. 12421  
PO Box 603  
Oaks, PA 19456



10-14-2011



#BWNHLTH  
#0000 0853 0254 6206#  
CHRISTINE B BAKER  
3880 STOCKTON HILL RD STE 103156  
KINGMAN, AZ 86409-0595

90031 - 21374

**MCM Account Number**

8530254620

**Original Creditor**

**HSBC BANK NEVADA N.A.**

**CURRENT BALANCE**

**\$3,620.08**

Hours of Operation:

M-Th 6am - 7pm; Fri 6am - 5pm;  
Sat 6am - Noon PST

## Exhibit C

**Choose The Option That Works For You.**

Dear CHRISTINE,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you.

**Option 1: 40% OFF**

Payment Due Date: 11-13-2011

You Pay Only

**\$2,172.05**

**Option 2: 20% OFF**

First Payment Due Date: 11-13-2011

6 Monthly Payments of Only

**\$482.67**

**Option 3: Monthly Payments As Low As:**

**\$50 per month†**

† Call today to discuss your options and get more details.

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

D. Manning, Senior Group Manager  
(800) 282-2644

For ease and convenience, make payments online and view additional offers at: [www.midlandcreditonline.com](http://www.midlandcreditonline.com)

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please tear off and return lower portion with payment in the envelope provided

### Benefits of Paying!

We will stop applying interest to your account!

Your credit report will be updated with the payments made!\*

Once you make your agreed-upon payments to settle your account, your credit report will be updated as 'Paid in Full!'

**CALL US TODAY!**

**(800) 282-2644**

\* Your credit report will not be updated if the federal reporting period has expired.

For ease and convenience, make payments online and view  
additional offers at: [www.midlandcreditonline.com](http://www.midlandcreditonline.com)

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

*Please tear off and return lower portion with payment in the envelope provided*

## PAYMENT COUPON

MCM Account No.: 8530254620  
Original Account No.: 5491098614356763  
Current Balance: \$3,620.08

**Payment Due Date: 11-13-2011**

Amount Enclosed: \_\_\_\_\_

**Payment Options:**

- 1) Mail in this coupon with your payment
- 2) Pay by phone (800) 282-2644

**Make Check Payable to:**  
Midland Credit Management, Inc.

**mcm** Midland Credit Management, Inc.

P.O. Box 60578  
Los Angeles, CA 90060-0578



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90031 - DOE7 - 2137