



Dept. 12421
PO Box 603
Oaks, PA 19456



01-10-2012

Contact Information: Tel (800) 825-8131

Hours of Operation: M-Th 6am - 7pm;
Fri-Sat 6am - 5pm PST

Original Creditor: HSBC BANK NEVADA N.A.

Original Account No.: 5491098614356763

MCM Account No.: 8530254620

Current Balance: \$3,691.19



91395-875



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

Exhibit E

Dear CHRISTINE B BAKER,

The purpose of this letter is to request your assistance so that we may reach a quick resolution to your dispute.

As part of our investigation of your dispute, it would be helpful to have a copy of any documentation you may have that supports your dispute. In the interim, we have requested that the three major consumer credit reporting agencies change the status of this account to "Disputed."*

Examples of such documentation include the following:

- 1. Paid in Full or Account Settled:** Proof of payment, for example: a) copy of front and back of payment instrument with copy of settlement offer or statement showing balance, b) copy of paid in full or settled in full letter, or c) other document showing balance has been fully satisfied.
- 2. Fraud:** a) copy of police report, b) Federal Trade Commission fraud affidavit (which can be obtained at www.ftc.gov/idtheft), or c) notarized fraud affidavit.
- 3. Balance Discrepancy:** a) copy of contract that states rates for timeframe of disputed service, (b) copy of bill that shows amount owed or rates, or (c) more detailed explanation of disputed charges.
- 4. Death of Consumer Owing the Debt:** copy of the certified Death Certificate.

Please mail any documentation you may have to support your claim to:

Attention: Consumer Support Services.
P.O. Box 939069
San Diego, CA 92193

We can be reached at (800) 825-8131 ext. 32980 should you have any further questions.

Sincerely,

Consumer Support Services
(800) 825-8131 Ext 32980

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

Please understand this communication is from a debt collector. This is an attempt to collect a debt. Any information will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Las llamadas desde y hasta esta compañía podrán ser monitorizadas o grabadas.

MAIL PAYMENTS TO: P.O. Box 60578, Los Angeles, CA 90060-0578

MAIL CORRESPONDENCE BUT NO PAYMENTS TO: MCM's business address at 8875 Aero Drive, Suite 200, San Diego, CA 92123

QCPP