

AFFIDAVIT

I am a Representative of HSBC Bank Nevada, (the "Seller") which owned the account of the customer(s) named below under the account number specified.

The statements in this affidavit are based on the computerized and hard copy books and records of the Seller, maintained in the ordinary course of business, the errors having been made by a regularly operated business. The affiant is authorized to make the statements and representations herein.

Customer(s): JACKSON, PATRICIA
Account Number: 5408010006702274
Sale Date: 10/19/2005
Closing Date: 10/24/2005

A computerized ending balance was maintained on the Seller's database.

The end balance showing on the books and records of the Seller at the time of the assignment of the account to Atlantic Credit & Finance Special Finance Unit, LLC was \$4,975.50

Dated this 15 day of January, 2010



Stuart Austin
AVP - Bad Debt Sales Manager

State of Nevada
County of Clark

Signed and sworn to before me on this 15 day of January, 2010 by Stuart Austin.


NOTARY PUBLIC



L. CRAWFORD
NOTARY PUBLIC - STATE OF NEVADA
COUNTY OF CLARK
APPT. No 09-10779-1
MY APPT. EXPIRES AUGUST 17, 2013