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11 File No: 14-14176-0-CL8-MEL-17736143 (1910-00)
12 Attorneys for Plaintiff

ELECTRONICALLY
FILED
*Superior Court of California,
County of San Francisco*
MAY 05 2015
Clerk of the Court
BY: RAYMOND K. WONG
Deputy Clerk

10 SUPERIOR COURT OF CALIFORNIA

11 SAN FRANCISCO COUNTY, SAN FRANCISCO DISTRICT

12 CAVALRY SPV I, LLC,

13 Plaintiff,

14 vs.

15 EDGAR F CHAN, et al.,

16 Defendant(s).

17 Case No.: CGC-15-543484

18 DECLARATION RE: UNDERLYING
19 ACTION OF ACCOUNT STATED

20 The undersigned declares:

21 I am an attorney with Winn Law Group, A P.C., attorneys of record for Plaintiff herein.

22 That the complaint in this case does not rest upon, and the facts underlying the complaint do not
23 involve, any note, contract or other writing signed by any party except such as are submitted
24 herewith as Exhibit A for endorsement and filing with the clerk, that is: the statement(s) of
25 account from CAVALRY SPV I, LLC.

26 ///

1 I declare under penalty of perjury under the laws of the State of California that the
2 foregoing is true and correct, executed at Fullerton, California, on May 1, 2015.
3

4 WINN LAW GROUP, A P.C.
5

6 
7 [] Brian N. Winn
8 [] Laura M. Hoalst
9 [] John E. Gordon
10 [] Stephen S. Zeller
11 [x] Casey M. Jensen
12 Attorney(s) for Plaintiff
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EXHIBIT "A"



Best Buy Account Statement
Account Number [REDACTED] 5254
From November 25, 2011 to December 26, 2011

Summary of Account Activity		Payment Information	
Previous Balance	\$1,858.93	New Balance	\$1,942.42
Payments	-\$0.00	Minimum Payment Due	\$594.00
Other Credits	\$0.00	Payment Due Date	January 18, 2012
Purchases/Debits	+\$0.00		
Past Due Amount	\$493.00		
Fees Charged	\$35.00		
Interest Charged	\$48.49		
New Balance	\$1,942.42		
Credit Limit	\$1,400.00		
Credit Available	\$0.00		
Statement Closing Date	December 26, 2011		
Days in Billing Cycle	32		

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased to the Penalty APR of 29.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 Years	\$4,101
\$82	3 Years	\$2,939 (savings = \$1,162)

If you would like information about credit counseling services, call 1-866-569-2227.

Questions?

Customer Service
TDD/Hearing Impaired

1-800-420-5981
1-800-365-0186

Payment Address: HSBC Retail Services, PO Box 49353, San Jose, CA

95161-9353

Billing Inquiries: Retail Services, PO Box 5893, Carol Stream, IL 60197 -5893

Manage Your account online at www.hrsaccount.com/bestbuy

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

ARE YOU AWARE YOU'RE OVER YOUR CREDIT LIMIT? PLEASE CONSIDER MAKING A PAYMENT TODAY TO REDUCE YOUR CURRENT BALANCE.
YOU CAN TAKE ADVANTAGE OF OUR PAY BY PHONE PROGRAM. AVOID FURTHER COLLECTION ACTIVITY. CALL 1-800-420-5981

Transactions			
Fees			
Trans Date	Post Date	Description of Fees	Reference Number
12/18/11	12/18/11	LATE CHARGE ASSESSMENT	Reg - Purch [REDACTED]
Total Fees For This Period			
Interest Charged			
Description of Interest Charge			
INTEREST CHARGE ON PURCHASES			
Total Interest For This Period			
2011 Totals Year to Date			
Total fees charged in 2011			
Total interest charged in 2011			

Detach and return bottom portion with your payment.

1696014 E 25

STMTAT D 37348

See reverse side for important information

Account Number: [REDACTED] 5254
New Balance \$1,942.42
Minimum Payment Due \$594.00
Payment Due Date 01/18/2012

Include account number on check to HSBC Retail Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

169
AMOUNT
ENCLOSED

HSBC RETAIL SERVICES
PO BOX 49353
SAN JOSE CA 95161-9353

EDGAR F CHAN

1697

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Regular Purchase 04006 -01	29.24% (v)	\$671.25	\$17.21
Regular Purchase 04010 -02	29.24% (v)	\$110.73	\$2.84
Regular Purchase 00007 -03	29.24% (v)	\$455.43	\$11.67
Regular Purchase 04006 -04	29.24% (v)	\$430.10	\$11.02
Regular Purchase 00088 -05	29.24% (v)	\$224.52	\$5.75

v=Variable Rate

Credit Plan Information

Credit Plan/Promotion Type	Purchase Date	Promotional Expiration Date	Previous Balance	New Balance	Minimum Payment	Deferred Interest	Promotional Payoff Amount
Regular Purchase 04006 -01	11/28/2008	N/A	\$662.96	\$680.17	\$162.55	\$0.00	\$680.17
Regular Purchase 04010 -02	02/11/2010	N/A	\$109.37	\$112.21	\$25.95	\$0.00	\$112.21
Regular Purchase 00007 -03	N/A	N/A	\$449.81	\$461.48	\$105.75	\$0.00	\$461.48
Regular Purchase 04006 -04	06/18/2010	N/A	\$424.79	\$435.81	\$47.00	\$0.00	\$435.81
Regular Purchase 00088 -05	N/A	N/A	\$212.00	\$252.75	\$252.75	\$0.00	\$252.75

Customer News

Whether it's big or small, use your Best Buy® Credit Card to finance all of your holiday purchases and pay over time. Plus, enjoy free standard shipping at BestBuy.com® available now through December 27, 2011. (Excludes Marketplace items and items displaying "In-Store Only" message.)

Customer NewsTrack your spending anytime during the holidays. You deserve to be in control. Log on at hrcaccount.com/bestbuy

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934
Date of Report (Date of earliest event reported): August 10, 2011

Commission file number 1-8198

HSBC FINANCE CORPORATION
(Exact name of registrant as specified in its charter)

Delaware
(State of incorporation)

86-1052062
(IRS Employer Identification Number)

26525 N. Riverwoods Boulevard
Mettawa, Illinois
(Address of principal executive offices)

60045
(Zip Code)

Registrant's telephone number, including area code (224) 544-2000

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Items.

On August 10, 2011, HSBC Holdings plc ("HSBC") issued a press release announcing that, through its indirect, wholly owned subsidiaries, HSBC Finance Corporation, HSBC USA Inc., HSBC Technology and Services (USA) Inc. and other wholly owned affiliates, HSBC agreed to sell its card and retail services business in the United States to Capital One Financial Corporation. A copy of the press release issued by HSBC is attached as Exhibit 99.1 hereto and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Press Release dated August 10, 2011

2

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**HSBC FINANCE CORPORATION
(Registrant)**

By: /s/ JULIE A. DAVENPORT

Julie A. Davenport

Executive Vice President and General Counsel

Dated: August 10, 2011

3

Exhibit Index

Exhibit No.

99.1

Press Release dated August 10, 2011

Description

4

ASSIGNMENT AND BILL OF SALE

06/15/2012

Reference is made to that certain Purchase and Sale Agreement as of **02/27/2012** ("Agreement") for the sale of Accounts and Account Documents described therein to Cavalry SPV I, LLC, (hereinafter called "Purchaser"), upon the terms and conditions set forth in that Agreement.

WHEREAS, HSBC Bank Nevada, N.A. and HSBC Receivables Acquisition Corporation (USA) IV (collectively, "HSBC") sold the Accounts described in Schedule 1 attached hereto to Capital One, National Association ("Seller") in connection with the transactions contemplated under that certain Purchase and Assumption Agreement among HSBC Finance Corporation, HSBC USA Inc., HSBC Technology and Services (USA) Inc. and Capital One Financial Corporation, dated August 10, 2011, as amended from time to time.

NOW THEREFORE, for good and valuable consideration, Seller hereby sells, assigns, and transfers to Purchaser, its successors and assigns, all of Seller's rights, title, and interest in each and every one of the Accounts described in the Agreement and in Schedule 1 attached hereto, as of the date first written above.

Purchaser and Seller agree that the Purchase Price shall be as stated in Section 3 of the Agreement.

Purchaser acknowledges and agrees that (i) Seller did not originate any of the Accounts and, prior to May 1, 2012, did not service any of the Accounts, and (ii) Seller's internal policies and procedures for servicing accounts including, but not limited to, charge-off, credit bureau reporting, fraud, and billing disputes policies may be different than the charge-off policies and procedures of HSBC.

This Assignment and Bill of Sale may be executed in two or more counterparts, each of which shall be deemed an original, but all of which shall constitute but one instrument.

IN WITNESS WHEREOF, the parties have signed and delivered this instrument
on **06/27/2012**.

Capital One, National Association

Signed By: _____

By: John H Maurer

Title: Vice President

Cavalry SPV I, LLC

Signed By: 
By: Al Sheed ~~Al Sheed & Brothers~~
Title: CEO

RESTRICTED

IN WITNESS WHEREOF, the parties have signed and delivered this instrument
on **06/27/2012**.

Capital One, National Association

Signed By: 
By: John H Maurer
Title: Vice President

Cavalry SPV I, LLC

Signed By: _____
By: _____
Title: _____

Schedule 1 to Bill of Sale

ACCOUNT SUMMARY

Capital One, National Association

Pursuant to the Bill of Sale to which this Schedule 1 is attached, there are [REDACTED] Accounts and associated Receivables being transferred by Seller to Purchaser with an aggregate unpaid principal balance of \$[REDACTED]. These Accounts and unpaid balances are individually listed on the Sale File delivered by Seller to Purchaser on 06/15/2012.

drc_102014_14-14176

PURCHASE_DATE	ACCT_NO	CONTRACT_DATE	ORIG_LAST_PAY_DATE	CREDITOR
INITIAL_BALANCE	ATLAS.FN_FULL_NAME(RR.NAME_U)	SS_NO		
6/20/2012	5254	7/14/2008	5/18/2011	HSBC Bank
Nevada, N.A./BEST BUY CO., INC.		1942.42	EDGAR F CHAN	6980