

August 15, 2008

Lehman Brothers Commercial Bank  
4001 S. 700 E. Suite 410  
Salt Lake City, Utah 84107

Attn: Chief Financial Officer

Re: 3-Year Revolving Credit Agreement, dated as of July 11, 2008, among HSBC Finance Corporation, as Borrower, the Financial Institutions party thereto, as Lenders, and Citibank, N.A., as Agent (the "Agreement").

Pursuant to Section 2.04 of the Agreement, the Borrower hereby agrees to add Lehman Brothers Commercial Bank ("Lehman") and confirms that no Event of Default or Potential Event of Default has occurred or is continuing on the date hereof, and Lehman hereby agrees to be added, as a party to the Agreement as a "Lender", with a Revolving Commitment of \$25,000,000. Lehman shall be treated as a Lender subject to and in accordance with the Agreement effective August 15, 2008. This new Revolving Commitment shall be treated as an Additional Commitment pursuant to the terms of the Agreement.

Unless otherwise defined, capitalized terms used herein shall have the meaning given them in the Agreement.

Consented to and Agreed:

HSBC Finance Corporation, as Borrower

By: \_\_\_\_\_

Its: \_\_\_\_\_

Lehman Brothers Commercial Bank

By:  \_\_\_\_\_

Its: President/CEO