



Capital One Services, LLC
P.O. Box 71083
Charlotte, NC 28272-1083

Sample 38
Balance \$20,395.70

July 09, 2010



Re: [Redacted]

Dear [Redacted]

You have recently accepted a settlement offer with Capital One®. We value you as a customer and are pleased to offer you this program.

Please read this information carefully, as it is important for the fulfillment of the offer.

- You have agreed to the following payment schedule:

Payment 1: \$10,000.00	Date Due: 07/23/10
Payment 2: \$750.00	Date Due: 08/20/10
Payment 3: \$750.00	Date Due: 09/07/10
- Upon completion of the settlement, the remainder of your account balance will be written off and your credit report will be updated to show the account as settled with an outstanding balance.
- You are responsible for making all agreed-upon payments on time and in full or the settlement offer will be invalid.
- By fulfilling the settlement, you are saving a considerable amount of money on your Capital One balance.
- If we cancel or forgive \$600 or more of principal on a debt you owe, we must provide a 1099-C tax form to you and the IRS. Please consult your tax advisor and the instructions accompanying your tax forms for more information.

We are sure you will find this settlement beneficial. If you have any questions, please do not hesitate to contact Capital One toll free at 1-800-955-6600 and a customer service representative will be happy to assist you.

Sincerely,

The Customer Care Team

For additional payment information you should reference your periodic statement.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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