

ASSOCIATES 370 SEVENTH AVENUE . New York, NY 10001 Tel: (212) 947-7233

May 16. 2011



Creditor: CAPITAL ONE BANK (USA), N.A.

XXXXXXXXXXXXXX0867 Account#:

Control#: Balance:

\$33,243.10

Dear:

Please be advised this office, in concurrence with our client, CAPITAL ONE BANK (USA), N.A., agrees to accept the amount of \$9000.00 in settlement of the above referenced account. This settlement is to be received on or before May 17, 2011.

Upon clearance of said payment, a letter will be provided to you stating the account has been "Settled". Furthermore, this office agrees to advise our client to update your credit report accordingly.

If there should be any questions with respect to this matter, please feel free to contact Mr. Madden at the toll free number, 866-237-3366 extension 277.

> |NOTICE: Please see reverse side for important information.|

> > Very truly yours:

Mr. Madden

Manager,

Collection Operations

MOTES: This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.