Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285
www.capitalone.com/solutions

Thursday, November 10, 2011

[redacted]

Pay $1,344.30 by 01/02/2012 to settle your account!

Account Number: [redacted]
Customer Number:
Balance as of 11/10/2011: $2,701.15

Dear [redacted]

Here's an opportunity to settle your Capital One account referenced above. If you pay $1,344.30 by 01/02/2012, we'll consider your account settled and stop contacting you about the remaining balance. You can make your payment several ways:

- **Secure check-by-phone** - by calling 1-800-258-9319
- **Western Union** - reference your account number and use city code "BROAD VA"
- **Money Gram** - use receive code 1931
- **You may be able to login to** www.capitalone.com/solutions
- **Mail your payment overnight to:** Capital One
  Attn: Payment Processing
  6125 Lakeview Road, Suite 800
  Charlotte, NC 28269

Please write your 16-digit account number on your check and include the enclosed payment coupon. If you can't make the settlement payment, give us a call us at 1-800-258-9319. We may be able to help you in other ways.

Sincerely,

[redacted]

Debt Settlement Negotiator
1-800-258-9319 Ext.275-0059

P.S. Please call us today. If you pay $1,344.30 by 01/02/2012, we'll consider your account settled.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

[redacted]

Total Enclosed $_____

[redacted]

Moving? Please change your address on the back.

Capital One Payment Remittance
Payment Processing
P.O. Box 71083
Charlotte, NC 28272-1083