



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

Friday, May 29, 2009

**Pay \$1,020.00 by 06/06/09 to
settle your account!**

Re: Your account number: 1234 56789012
Customer number: 789012345
Balance as of 5/29/2009: \$2,042.81

Dear [Name]

We'd like to offer you a settlement on your Capital One account referenced above. If you pay \$1,020.00 by 06/06/09, we'll consider your account settled and stop collection efforts on the remaining balance.

You can make your payment several ways:

- You may be able to login to www.capitalone.com/solutions
- Secure check-by-phone - by calling the toll-free number below
- Western Union - reference your account number and use city code "BROAD VA"
- Money Gram - use receive code 1931
- 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 payment and include the enclosed payment coupon.

If you can't make the settlement payment, please give us a call at the number below to make other mutually agreeable payment arrangements.

Sincerely,

Sekari Johnson

Sekari Johnson
Recoveries Specialist
1-800-846-9966 Ext. 453-8787

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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Total enclosed \$ _____

Moving? Please change your address on the back.

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