

GA. 30319-1559

DECEMBER 13, 2011

CURRENT CREDITOR: CAPITAL ONE SERVICES, INC  
ORIGINAL CREDITOR: CAPITAL ONE SERVICES, INC  
NCI ACCOUNT #: 6435287  
BAL: \$4721.91

We are writing to confirm the settlement offer that we made to you on behalf of CAPITAL ONE SERVICES, INC. We and CAPITAL ONE SERVICES, INC agree to settle your account according to the following payment arrangements:

<u>Payment Amount</u>	<u>Payment Due On or Before</u>
\$608.00	12/16/11
\$100.29	01/15/12
\$0.00	

Send your payment to our attention for it to arrive by each due date above. If payments are not received as above, or a payment is not honored by your bank, this offer will no longer apply and we will request the full balance immediately.

Fulfilling this settlement offer will satisfy your obligation for this debt at a substantial cost savings compared to your account balance.

If you have any questions, please contact a Collection Manager at our toll-free telephone number above.

The total account balance as of the date of this letter is shown above. Your account balance may increase because of interest or other charges, if so provided in your agreement with your creditor.

Any amount forgiven as a result of you completing the settlement terms that is greater than or equal to \$600.00 may be reported to the Internal Revenue Service and may be taxable income to you

Mrunal More

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**PLEASE SEE REVERSE SIDE FOR  
IMPORTANT INFORMATION**

**PERSONAL AND CONFIDENTIAL**

NCI ACCOUNT NO:	6435287
BALANCE DUE:	\$4721.91
AMOUNT ENCLOSED:	\$

o Change of address: Print New Address on Back

065297

ONOCWN01 -  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

DECEMBER 13, 2011

6435287 4496

WARNER SPRINGS CA 92086-9725

FOR PROPER CREDIT TO YOUR ACCOUNT RETURN THIS STUB IN THE ENCLOSED ENVELOPE WITH YOUR CHECK OR MONEY ORDER. BE SURE THAT YOUR NAME AND ADDRESS APPEARS IN THE WINDOW.