



CREDIT & FINANCE INCORPORATED

PO Box 13386 • Roanoke, VA 24033
800-888-9419 • Fax 540-772-7895

February 4, 2009

THOMASVILLE, NC

Original Creditor: CAPITAL ONE INSTALLMENT
Original Creditor Account #:
ACF Account #: 3604049
Balance: \$22,853.44
Settlement Amount: \$9,000.00

Dear Mr/Ms

This letter is to once again inform you that your **CAPITAL ONE INSTALLMENT** account has been sold to Atlantic Credit & Finance, Inc. We would also like to offer you the following arrangement to resolve your account: \$3,000.00 due on 02/20/09, followed by 15 monthly payment(s) of \$400.00 to be set up on or before 02/04/09 via ACH Debit, Credit Card with the first monthly payment due on 03/20/09, and continuing as scheduled until the account is paid. Once you have completely fulfilled your payment arrangement, Atlantic has agreed to completely release you of the obligation, and in the event that Atlantic is reporting your account to the credit reporting agencies, we will report to the credit bureaus that your account has been satisfied.

Please contact our office right away at 1-800-888-9419 to discuss the above offer.

Thank you for your cooperation in resolving this matter.

OUR OFFICE HOURS ARE 9am - 9pm EST MONDAY - THURSDAY AND 9am - 5pm EST ON FRIDAYS.

Leslie Lee at Ext. 7504

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