



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: _____
 Customer number: _____
 Balance as of 5/29/2009: **\$2,042.81**

Dear _____

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

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Total enclosed \$ _____

Moving? Please change your address on the back.

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