



Contact Information:

P.O. BOX 939019  
SAN DIEGO, CA 92193-9019

Hour of Operation: Mon 6am-7:30pm;  
Fri 6am-4pm;  
Sat 6am-11am MST

Current Owner:  
Original Creditor: CAPITAL ONE BANK

10/15/2009

Original Account No.:

MCM Account No.:  
Current Balance: \$4,863.35  
Payment Due Date: 10/28/2009

50% Savings!

Congratulations on taking the first step to resolving this debt. This letter confirms our settlement arrangements on your existing account balance of \$4,863.35. The settlement terms we have agreed to are as follows:

Total Settlement Amount: \$2,431.65  
Initial Payment Amount: \$430.00  
Monthly Payment Amount: \$400.33

Initial Payment Due Date: 10/28/2009  
Monthly Due Date: 28 of each month

This settlement arrangement is made in good faith and is contingent upon payment of the total settlement amount. After receiving your final payment we will consider the account PAID IN FULL, and the three major credit reporting agencies will be updated accordingly.\*

Please return the bottom portion of this letter in the envelope provided, along with your check or money order for your initial payment. Should you have any questions regarding your payment arrangement, please call me immediately at,

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

PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION.

Sincerely,