

AllianceOne

Receivables Management Inc.

DATE: 1-20-2010

Richard S. [REDACTED]
[REDACTED]
[REDACTED]

CLIENT: Capital One Bank

REFERENCE #: XXXX XXXX XXXX [REDACTED]

ACCOUNT #: [REDACTED]

BALANCE:\$ 5,154.44

Dear: Mr. S. [REDACTED]

Pursuant to our conversation, our client will accept a settlement in full in the amount of \$ 1,775.00 on the above listed account(s). The following condition(s) must be met for this settlement to be considered valid: Upon receipt and clearing of funds in the amount of \$1,775.00 on 1-20-2010 your account will be closed settled in full

If you have any questions or require additional information, please contact me at 877 [REDACTED]. Your prompt attention in this matter is appreciated.

Sincerely,

[REDACTED]

Alliance One, Inc.

[REDACTED SIGNATURE]

Bankcard Manager

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for that purpose.