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February 5, 2010

VIA FACSIMILE: [REDACTED]
ATTN: Mark

Re: Capital One Bank
Account No: 43886-[REDACTED]
Our File No: [REDACTED]
Our Debtor: Barbara S-[REDACTED]
Balance: \$3,005.91 together with interest at the rate of
0.00% per annum from February 5, 2010

Dear Mark:

Pursuant to our earlier conversation this transmission will confirm acceptance on behalf of our client Capital One Bank of the sum of \$1,300.00 as settlement of the subject claim. This acceptance is however contingent upon receipt of funds in this office no later than February 13, 2010. Please make sure remittance is marked as settlement and not payment in full and reference the file number [REDACTED]

The statements made herein are intended for settlement purposes only and can not be construed as admitting any of the within information.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Please contact our office at 1-800-[REDACTED] if you have any questions concerning this matter.

Sincerely,

[REDACTED SIGNATURE]

Collection Supervisor

[REDACTED]