

Law Offices of
JAMES A. WEST, P.C.
6380 Rogerdale Road, Suite 130
Houston, TX 77072-1647

April 26, 2010

Mark Brinker
HOFFMAN, BRINKER & ROBERTS, INC.

My Client: Capital One Bank (USA), N.A.
Your Client: Deborah S [REDACTED]
Account No: 5466 [REDACTED]
Current Balance: \$18,158.95

Settlement Offer1!

Our client has agreed to accept the offer of 2 payments totaling \$9,200.00 as settlement for monies owing on your clients above referenced account. Please make your or their check or money order payable to our client. The terms of the agreement are:

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
04/26/2010	\$8,000.00	05/26/2010	\$1,200.00

Please remit payment to P.O. Box [REDACTED], Houston, TX 77072-[REDACTED], unless otherwise instructed.

This settlement offer is void if the agreed payments are not made as stated above. Please contact [REDACTED] at [REDACTED]

Our client may be required by law to report this settlement to the IRS. Your client may choose to consult a tax advisor for advice about any tax consequences which may result from this settlement.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

[REDACTED]
Attorney at Law