

May. 1. 2008 4:35PM

No. 8723 P. 2/3



Capital One  
P.O. Box 50285  
Salt Lake City, UT 84150-0285

Thursday, May 01, 2008



Port Orchard, WA 98366-3441

**Pay \$399.07 by 07/01/08 to  
settle your account!**

Re: Your account number:   
Customer number:   
Creditor: Capital One  
Balance as of 5/1/2008: \$798.14

Dear Mr.

We'd like to offer you a settlement on your Capital One account. If you pay \$399.07 by 07/01/08, we'll consider your account settled and stop collection efforts on the remaining balance.

You can make your payment several ways:

- Secure check-by-phone by calling the number below
- Western Union, using city code "BROAD VA"
- Money Gram, using receive code 1931
- Overnight to: Capital One

Attn: Payment Processing  
6125 Lakeview Rd., Suite 800  
Charlotte, NC 28269

Please write your 16-digit account number on your payment and include the enclosed payment coupon.

Please note that if we cancel or forgive \$600 or more of principal on a debt you owe, we must provide a 1099-C tax form to you and the IRS. Please consult your tax advisor and the instructions accompanying your tax forms for more information.

If you can't make the settlement payment, please give us a call at the number below to make other payment arrangements.

Sincerely,

*Karen Gilliam*

Karen Gilliam  
Debt Settlement Negotiator



NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION