



Letter Rev 2.0 (9/1/05) - IHS01

M.R.S. Associates
3 Executive Campus Suite
400
Cherry Hill, NJ 08002
1 800 749 6434

Wednesday, March 12, 2008

[REDACTED]
Abilene, TX 79606-2660

Account Information:
Our Client: **Capital One Bank (Usa), N.a.**
Client Acct: **114708415**
Original Acct: **XXXXXXXXXXXX 0125**
MRS Acct: **11165984 - DN**
Account Balance: **\$4,606.87**
Settlement Amount: **\$1,800.**

Dear Ronald Deshesky,

Pursuant to our telephone conversation of Wednesday, March 12, 2008, M.R.S. Associates Inc., has been retained to serve as agents on behalf of Capital One Bank (Usa), N.a. Effective immediately, M.R.S. Associates Inc. has been authorized to accept \$1,800.00 as settlement on the above referenced account if consummated on or before Tuesday, March 18, 2008. Upon receipt of \$1,800.00, you will be released of any further obligation to Capital One Bank (Usa), N.a. regarding the above referenced account.

Settlement is to be paid as follows:

\$1,800.00 is to be sent to the above address on or before Tuesday, March 18, 2008. via Check By Phone. Upon completion of your settlement, your credit will be amended to reflect a settled account.

**This communication is from a debt collection agency.
This is an attempt to collect a debt and any information obtained will be used for that purpose.**

Office Hours: Mon - Fri; 8:00 AM to 9:00 PM ET, Sat 8:00 AM to 12:00 PM ET

Sincerely,

Mason Fonting
Assistant Director