

CLIENT SERVICES, INC.  
3451 HARRY S. TRUMAN BLVD.  
ST. CHARLES, MO 63301  
1-800 [REDACTED]

06-29-09

RICHARD A [REDACTED]  
[REDACTED]  
[REDACTED]

REFERENCE NO.

9 [REDACTED]

RE: CAPITAL ONE BANK (USA), N.A.  
CLIENT ACCOUNT NUMBER: [REDACTED]  
BALANCE: \$7458.43

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS  
AGREED TO ACCEPT \$ 2984.00 AS SETTLEMENT IN FULL FOR THE ABOVE  
OBLIGATION.

THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT  
IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE.

<u>AMOUNT DUE</u>	<u>DUE DATE</u>
\$2984.00	6/29/09
\$	CARD#4003 [REDACTED]

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00,  
OUR CLIENT MAY BE REQUIRED BY INTERNAL REVENUE CODE, SECTION  
6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF  
YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS  
RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT  
OR OTHER TAX PROFESSIONAL.

SINCERELY,  
[REDACTED]

THIS COMMUNICATION IS FROM A PROFESSIONAL  
DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT  
TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.