

AllianceOne

Receivables Management Inc.

7/20/09

[REDACTED] Kelly
C/O Mark Brinker

CLIENT: Capital One
REFERENCE #: [REDACTED]
ACCOUNT #: 48021 [REDACTED]
BALANCE: \$33,332.85

Dear Mrs. K [REDACTED] and Mr. Brinker:

Pursuant to our conversation, our client will accept a settlement in full in the amount of \$11,000.00 on the above listed account(s). The following condition(s) must be met for this settlement to be considered valid:

Funds in the amount of \$10,600 are due in our office by July 22nd, 2009. After that, we will set up 8 monthly payments of \$50.00, to be set up on the 30th of each month from August 2009 until March 2010. Upon receipt and clearance of the funds, this account will be closed and returned to our client as "settled-in-full" with no further obligation.

These checks must be set up via phone today, July 20th, 2009.

If you have any questions or require additional information, please contact me at 800 [REDACTED]. Your prompt attention in this matter is appreciated.

Sincerely,

[REDACTED SIGNATURE]

Collections Supervisor
AllianceOne Receivables Management Inc