

*Law Offices of*  
**ZAKHEIM & ASSOCIATES**  
A PROFESSIONAL ASSOCIATION  
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WWW.ZAKHEIMLAW.COM

September 3, 2009

THEODORE J [REDACTED]  
[REDACTED]  
[REDACTED]

RE: Capital One Bank (USA), N.A., fka Capital One Bank / THEODORE J [REDACTED]  
Account Number: [REDACTED]  
Our File Number: [REDACTED]  
Current Balance: \$4016.42

Dear THEODORE J [REDACTED]

Please be advised that Capital One Bank (USA), N.A., fka Capital One Bank has agreed to accept a lump sum payment in the amount of \$2425.00, due on or before 09/04/2009, as complete and total satisfaction of the outstanding debt owed.

Payment is to be made at [www.zakheimlaw.com](http://www.zakheimlaw.com) or by mail or delivery to Zakheim & Associates, P.A. at the above address. Checks or money orders should be made payable to Capital One Bank (USA), N.A., fka Capital One Bank. Please ensure that our file number is shown on your payment.

Pursuant to Internal Revenue Code section 6050P, if your account has a remaining balance of \$600.00 or greater after the settlement is completed, the creditor is required to report this amount to the Internal Revenue Service and you will receive a Form 1099-C from the creditor no later than next January 31.

Please review, sign and return this agreement. Should you have any questions or concerns, please do not hesitate to contact us.

Very truly yours,  
ZAKHEIM & ASSOCIATES, P.A.  
[REDACTED]

THEODORE J [REDACTED] Date

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