

**RAB** INC  
regional adjustment bureau  
*A Total Receivable Management Company*

RE: Compromise Settlement Approved

Per our telephone conversation of September 28, 2009 with [REDACTED] of our office, a "settlement" in the amount of \$2,201.64 against a balance of \$5,379.53 has been approved for Ladonna F. [REDACTED]. Which \$1100.82 is due 09/29/09 and \$1100.82 is due 10/29/09

Name: Ladonna F. [REDACTED]  
Client Owed: CAPITAL ONE BANK  
Client Account #: 5826 [REDACTED]  
RAB Account #: [REDACTED]

This settlement is considered valid only if the check is received by Regional Adjustment Bureau, Inc. and is honored by the bank against which it is drawn.

Whenever more than \$600.00 of a debt is forgiven as a result of settling a debt less than the balance owing, our client is required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you by our client.

[REDACTED]

Manager

1-800-[REDACTED]

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. The Collection Service Board, State Department of Commerce and Insurance license this Collection Agency.

7000 Goodlett Farms Parkway

Memphis, TN 38016

Phone 901-435-4871

Toll Free 800-[REDACTED]  
[REDACTED]