

Dear _____,

This letter is intended to verify that we, _____, have authorization to accept
\$ _____ in settlement for the above account as follows.

\$ 450.00 on or before 06th Sept 2007

\$ 141.00 on or before 30th Oct 2007

Upon clearance of your payment, the account will be considered settled. After 30 days, Capital One will be notified that your account is in the settlement status and Capital One will update your status with the credit bureaus.

This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,