



136 Gaither Drive • Suite 100 • P.O. Box 1269 • Mt. Laurel, NJ 08054  
Email: info@ldvlaw.com • Website: www.ldvlaw.com  
Toll-Free: (888) 322-3922 (NJ) Phone: (856) 222-0166 • Fax: (856) 222-1711 •

April 17, 2019

Philip Sellers  
via email: nblokhuyes@lawfirmcs.com

Re: Capital One Bank (USA), N.A. v. CARMEN LEWIS  
Docket No. DC-012995-18 Account Number: XXXXXXXXXXXXXXX7120 Current Balance: \$2,621.41

Dear PHILIP SELLERS:

Please be advised that we have accepted your offer to settle your account by paying the sum of \$1,862.00 as follows: \$1,052.00 by April 29, 2019, followed by six consecutive monthly payments of \$135.00 starting May 29, 2019.

Our client is accepting this settlement with the condition that there is no sale of real property or refinancing of a mortgage pending. Either of these circumstances will render the acceptance of this offer null and void.

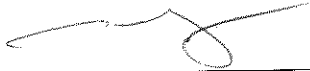
Please forward funds to our payment processing center located at 136 Gaither Drive, Suite 100, P.O. Box 1269, Mt. Laurel, NJ 08054 payable to Lyons, Doughty & Veldhuis. Upon receipt of cleared funds your account will be reported to our client as SETTLED/PAID. Post-dated checks will not be accepted.

If you fail to make the payment(s) by the date(s) and in the amount(s) described above, the full balance due on the account stated in the reference line above, less any payments made, shall be due and payable.

Should you have any questions in this matter, please contact Elizabeth Kerr, at 888 322-3922.

Very Truly Yours,

BY: \_\_\_\_\_  
\_\_\_\_ David R. Lyons, Esquire  
\_\_\_\_ Hillary Veldhuis, Esquire  
\_\_\_\_ Laurie H. Lyons, Esquire

BY:  \_\_\_\_\_  
\_\_\_\_ Lauren Linker Keating, Esquire  
\_\_\_\_ Craig H. Lyons, Esquire  
\_\_\_\_ Keith Esposito, Esquire

**THIS FIRM IS A DEBT COLLECTOR**

David R. Lyons \*  
Stephen P. Doughty \* ★  
Hillary Veldhuis \* ★  
Laurie H. Lyons \* ▲  
Michele R. Gagnon ▲  
Lauren Linker Keating \* ▲  
Craig H. Lyons\*  
Keith Esposito \*  
Jon S. Cardin, Of Counsel ▲

PAYMENTS AND INQUIRIES CAN BE MADE  
ONLINE AT WWW.LDVLA.W.COM

Admitted in:  
\* New Jersey  
★ Delaware  
▲ Maryland