



All Correspondence:  
4401 Westown Pkwy, Suite 370  
West Des Moines, IA 50266

Payment Processing Address:  
6681 Country Club Drive  
Golden Valley, MN 55427

(866) 964-0232 Phone  
(877) 750-6335 Fax

[www.gurstel.com](http://www.gurstel.com)

Offices in Minnesota, Arizona, Iowa,  
Nebraska, Utah, Wisconsin and  
California

February 19, 2019

Phillip Sellers, P.C.  
7945 Cartilla Ave Suite A 115  
Rancho Cucamonga, CA 91730

RE: Your Client: James M Kennard  
Capital One Bank (USA), N.A.  
Account Number: \*\*\*\*\*3418  
Balance: \$2,014.50  
Our file: 1148150  
Court File No. SCSC055802

Dear Adriana Roybal:

This letter will confirm our agreement to accept payments for a Settlement Agreement, as set forth in the Payment Schedule outlined on page 2 of this letter, until your client's entire settlement amount of \$1,440.00 is paid in full. The settlement will be completed if the entire settlement amount of \$1,440.00 is received by April 28, 2020 and all payments are made in accordance with the Payment Schedule.

Please ensure funds are made payable to Gurstel Law Firm PC and include our file number 1148150 on the memo line of each payment.

This firm may be contacted at 866-964-0232. Collection Representatives are available to take your call Monday-Friday 8 a.m. to 7 p.m. CT.

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

Sincerely,

GURSTEL LAW FIRM, P.C.  
Attorneys at Law



Payment Schedule:

Your Client: James M Kennard  
Capital One Bank (USA), N.A.  
Account Number: \*\*\*\*\*3418  
Our File: 1148150

Payment Due Dates	Payment Amounts
03/28/2019	\$660.00
04/28/2019	\$60.00
05/28/2019	\$60.00
06/28/2019	\$60.00
07/28/2019	\$60.00
08/28/2019	\$60.00
09/28/2019	\$60.00
10/28/2019	\$60.00

11/28/2019	\$60.00
12/28/2019	\$60.00
01/28/2020	\$60.00
02/28/2020	\$60.00
03/28/2020	\$60.00
04/28/2020	\$60.00

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