



Letter: Rev1.3 (7/23/04) - HHS02

M.R.S. Associates
3 Executive Campus Suite
400
Cherry Hill, NJ 08002
1-800-749-6434

Monday, April 28, 2008

[REDACTED]

Account Information:

Our Client: **Capital One Bank (Usa), N.a.**

Client Acct: [REDACTED]

Original Acct: [REDACTED]

MRS Acct: [REDACTED]

Account Balance: **\$3,416.46**

Settlement Amount: **\$1,366.58**

Dear [REDACTED]

Pursuant to our telephone conversation of Monday, April 28, 2008, M.R.S. Associates Inc., has been retained to serve as agents on behalf of Capital One Bank (Usa), N.a.. Effective immediately, M.R.S. Associates Inc. has been authorized to accept \$1,366.58 as settlement on the above referenced account if consummated on or before Friday, May 30, 2008. Upon receipt of \$1,366.58, you will be released of any further obligation to Capital One Bank (Usa), N.a. regarding the above referenced account.

Settlement is to be consummated as follows:

Your first payment of \$683.29 is to be received at the above address on or before Wednesday, April 30, 2008 via Bank Wire. Subsequent payments are to be received as follows: \$683.29.00 on or before Friday, May 30, 2008. Please contact our office with the **FED Reference Number** as confirmation. Upon completion of your settlement, your credit will be amended to reflect a settled account.

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

Office Hours: Mon - Fri; 8:00 AM to 9:00 PM ET, Sat 8:00 AM to 12:00 PM ET

Sincerely,

Mason Ponting
Assistant Director