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MAR 24, 2008

ADAM [REDACTED]
[REDACTED]
[REDACTED], CO [REDACTED]

Re: ADAM [REDACTED] vs. CAPITAL ONE BANK (USA). NA
Farrell & Seldin Account # [REDACTED]
Account # [REDACTED] 1335 CB: \$ 2950.24

To ADAM [REDACTED]

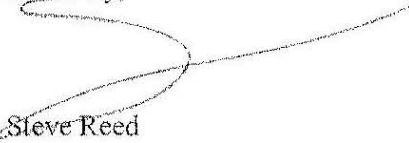
This letter is to advise you that at this time we are prepared to offer you a settlement agreement on behalf of our client, CAPITAL ONE BAN (USA). NA . If this office receives the sum of \$2,361.00 on or before 03/28/08, (this offer will be null and void after that date 03/28/08), we will accept this as **settlement in full** on the account referenced above.

Please make the cashiers check payable to Farrell & Seldin and Ref# [REDACTED] Mail to above referenced address, Attn: Mr. baker Once certified funds are received, a Settlement in Full letter will be mailed to you.

If you have any questions, please contact this office and ask for Mr. Baker at EXT 118.

Thank You.

Sincerely,



Steve Reed
Operation Manager

SGR/PB

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