

CLIENT SERVICES, INC.  
3451 HARRY S. TRUMAN BLVD.  
ST. CHARLES, MO 63301  
1-800-521-3236

07-29-08

REFERENCE NO.

JANICE [REDACTED]  
[REDACTED]  
[REDACTED] FL [REDACTED]

Non-numeric value -- ZERO USED ,  
Variable 'MACYS.FLAG' , Line 216 , Source PRINT.X  
RE: CAPITAL ONE BANK (USA), N.A.  
CLIENT ACCOUNT NUMBER: [REDACTED] 4567  
BALANCE: \$1614.96

I AM FORWARDING THIS LETTER TO CONFIRM THAT OUR CLIENT HAS  
AGREED TO ACCEPT \$ 500.00 AS SETTLEMENT IN FULL FOR THE ABOVE  
OBLIGATION.

THIS OFFER IS VALID PROVIDED THE FULL AMOUNT OF THE SETTLEMENT  
IS RECEIVED ACCORDING TO THE FOLLOWING SCHEDULE.

AMOUNT DUE	DUE DATE
\$250.00	7-31-08
\$250.00	8-15-08

IF THE AMOUNT WRITTEN-OFF IS EQUAL OR GREATER THAN \$600.00,  
OUR CLIENT IS REQUIRED BY INTERNAL REVENUE CODE, SECTION  
6050P, TO REPORT THIS AMOUNT AND ISSUE A FORM 1099-C. IF  
YOU HAVE ANY QUESTIONS REGARDING YOUR PERSONAL TAXES, IT IS  
RECOMMENDED YOU CONSULT WITH A CERTIFIED PUBLIC ACCOUNTANT  
OR OTHER TAX PROFESSIONAL.

SINCERELY,

TIM SMITH

THIS COMMUNICATION IS FROM A PROFESSIONAL  
DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT  
TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.