

NEW OFFICES OF

Mitchell N. Kay, P.C.

Seven Penn Plaza

New York, NY 10001

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Fax: (212) 330-9624

Toll Free: (800) 247-4720

April 21, 2009

Henry [REDACTED]

[REDACTED]

[REDACTED] WI [REDACTED]

Via fax: 815-301-9557

Client: Capital One Bank

Re: Henry [REDACTED]

Account: # [REDACTED] 39300

Balance: **\$7,402.28**

Control: # [REDACTED]

Dear Mr. [REDACTED]

Please be advised that this office in concurrence with our client, Capital One Bank, agrees to accept **\$2,300.00 in six payments** as settlement towards the above referenced account. The payments are to be received by this office as indicated below;

First payment in the amount of \$800.00 is to be received on April 30, 2009.

Second payment in the amount of \$300.00 is to be received on May 29, 2009

Third payment in the amount of \$300.00 to be received on June 30, 2009

Fourth payment in the amount of \$300.00 is to be received on July 30, 2009

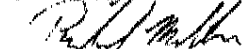
Fifth payment in the amount of \$300.00 is to be received on August 28, 2009

Sixth payment in the amount of \$300.00 is to be received on September 30, 2009

Upon clearance of your Personal Check Via Telephone, as stated above, a letter will be provided to you stating said account has been "Settled". Furthermore this office agrees to advise our client to update your credit report accordingly.

If there should be any questions with respect to this matter, don't hesitate to contact Marcia Roberts at 1-888-587-0752 ext 7237.

Sincerely,



Richard Madden

Manager,

Collection Operations,

RM/MV

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