



P.O. Box 85619
Richmond, VA 23285-5619

Re: Account ending in 2325
Creditor: Capital One Bank (USA), N.A.
Balance: \$2,964.78
Customer Number: [REDACTED]

[REDACTED]
C/O - National Debt Relief
11 Broadway Ste 1600
New York, NY 10004

October 30, 2019

Confirmation of settlement agreement

Dear [REDACTED]

Thank you for agreeing on 10/30/2019 to the settlement amount of \$1,482.39. Your next payment is due on 11/07/2019. Your remaining payments are due as follows:

| Payment Amount | Payment Date | Payment Amount | Payment Date |
|----------------|--------------|----------------|--------------|
| \$1.34 | 11/07/2019 | \$77.95 | 09/07/2020 |
| \$77.95 | 12/07/2019 | \$77.95 | 10/07/2020 |
| \$77.95 | 01/07/2020 | \$77.95 | 11/07/2020 |
| \$77.95 | 02/07/2020 | \$77.95 | 12/07/2020 |
| \$77.95 | 03/07/2020 | \$77.95 | 01/07/2021 |
| \$77.95 | 04/07/2020 | \$77.95 | 02/07/2021 |
| \$77.95 | 05/07/2020 | \$77.95 | 03/07/2021 |
| \$77.95 | 06/07/2020 | \$77.95 | 04/07/2021 |
| \$77.95 | 07/07/2020 | \$77.95 | 05/07/2021 |
| \$77.95 | 08/07/2020 | \$77.95 | 06/07/2021 |

Please note, payments must be received by 8 p.m. ET on their due dates.

Payments can be made over the phone by calling 1-866-928-6128, Monday - Friday 10 a.m. - 7 p.m. ET, excluding major holidays. Or, you can write your customer number on your payment and mail it to:

Capital One
Attention: Payment Processing
PO Box 71083
Charlotte, NC 28272-1083

Please allow 7-10 days for mail delivery and processing.

Once we receive your final payment, we'll monitor your account for up to 22 days to ensure the funds clear. After that period has passed, we'll consider your account settled.

If you don't make all of your scheduled payments as agreed, the settlement will be void and we'll resume our collection efforts on the full balance.

We appreciate your effort in resolving this matter.

Sincerely,

Ivette Garcia
Account Representative
Capital One Services, LLC

PLEASE SEE OTHER PAGE FOR IMPORTANT INFORMATION

Hours of Operation: Monday - Friday, 10 a.m. - 7 p.m. ET

© 2018 Capital One. Capital One is a federally registered service mark.

9031