

LAW OFFICES OF

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89427

RE: CAPITAL ONE BANK

Account Number:

Case Number:

Our File Number:

Judgment Amount Due: \$6,222.72

Settlement Amount Due: \$3,734.00

Please be advised that the requested payment arrangements to settle the above referenced matter in the amount of \$3,734.00 has been approved. However, be further advised that if you fail to adhere to the agreed upon payment terms, the settlement agreement will become void. If this occurs you may be responsible for the entire balance of the account less any payments received or credits due. Therefore all future correspondence shall reflect the current overall account balance until all the terms of the settlement are completed. We will deem this account settled in full upon receipt of the final payment, and its clearing. Only at that time will the account reflect a zero balance.

Pursuant to the terms agreed to:

One Time Payment made via: Personal Check for \$2254.00 on: [REDACTED]

One Time Payment made via: Personal Check for \$150.00 on: [REDACTED]

THEN Monthly Payments made via: Personal Check for \$266.00 beginning [REDACTED] until paid

On behalf of our client, the above named creditor, and the LAW OFFICE OF PATENAUDE & FELIX, we thank you for your cooperation in resolving this matter. If at any time we can be of further assistance relative to this matter, please do not hesitate to contact this office and an account representative will attempt to assist you.

Very truly yours,

LAW OFFICE OF PATENAUDE & FELIX

WESTLEY U. VILLANUEVA, ESQ.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

Please fill in the stub below, detach the stub and return with your remittance.

Client: CAPITAL ONE BANK

Account Number: XXXXXXXXXXXXX0005

Our File Number: 10-94804