

AllianceOne

Receivables Management Inc.

August 3, 2010

[REDACTED]
[REDACTED]
[REDACTED]

CLIENT: Capital One
REFERENCE #: [REDACTED]
ACCOUNT #: [REDACTED]
BALANCE: \$1075.75

Dear Matthew:

Pursuant to our conversation, our client will accept settlement in full in the amount of \$450 on the above listed account. The following condition(s) must be met for this settlement to be considered valid: Funds are due by August 3rd, 2010. After you received this letter you must call back immediately to authorize check by phone. Upon receipt and clearance of the funds, this account will be closed and returned to our client as "settled in full" with no further obligations.

If you have any questions or require additional information, please contact me at (866-544-2755). Your prompt attention in this matter is appreciated.

Sincerely,

[REDACTED]
AllianceOne Receivables Management Inc.

By paying by check or giving your checking account information for payment, you are authorizing AllianceOne to collect the funds electronically. We can also arrange for a direct debit from your checking account.

As of the date of this letter, you owe \$1075.75 your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with your original creditor.

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

4850 Street Road, Suite 300, Trevose, PA 19053