



Capital One Services, LLC  
P.O. Box 86188  
Richmond, VA 23285-5188  
(Return Mail Only)

Account Number: [REDACTED]  
Balance: \$3,281.03  
Customer Number: [REDACTED]

Enrolled Balance: \$3,281.00  
Current Balance: \$3,281.03  
Settlement Amount: \$1,640.52  
Settlement %: 50.00%  
**% Debt Reduction: 25.00%**

Dear [REDACTED]

Thank you for agreeing to the settlement amount of \$1,640.52. This amount is due in payments as follows:

- Your first payment of \$1.00 is due by 11/08/2017.
- Then pay 14 payments of \$100.00 by the 8th of each month.
- Your last payment of \$239.52 is due 02/06/2019.

Please note, payments must be received by 8 p.m. ET on their due date (s).

Free payments can be made over the phone by calling the number below. If you prefer, you can write the last 4 digits of your account number on your payment and mail it using the attached payment slip. Please allow 7-10 days for mail delivery and processing.

Once we receive the final payment, we will monitor your account for up to 22 days to ensure the funds clear. After that period has passed, we will consider your account paid in full for less than the full balance.

If you don't make all of your scheduled payments as agreed, your settlement will be void and we'll resume our collection efforts on the full balance. You would then need to call us to make other arrangements. If a third-party agency is servicing your account, your call will be automatically routed to them.

Sincerely,  
*Sheila Wilkinson-Gallon*  
Sheila Wilkinson-Gallon  
Debt Settlement Negotiator  
Debt.Settlements@capitalone.com  
1-800-258-9319 Ext. 525-8049



1-800-258-9319  
Ext. 525-8049



www.capitalone.com



Capital One Services, LLC  
P.O. Box 30286  
Salt Lake City, UT 84130  
(Not a payment address)



Hours of Operation 8:00 am-8:00 pm ET (M-F)

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Detach Letter Portion and Return with Payment



[REDACTED]

Total enclosed \$ \_\_\_\_\_

[REDACTED]

Moving? Please change your address on the back.

Capital One Payment Remittance  
Payment Processing  
P.O. Box 71083  
Charlotte, NC 28272-1083

108-00000371

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CAPITAL ONE 804-787-7017