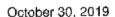


P.O. Box 85619 Richmond, VA 23285-5619

Re: Account ending in 1501 Creditor: Capital One Bank (USA), N.A. Balance: \$5.237.59

Customer Number:



Confirmation of settlement agreement



Thank you for agreeing on 10/30/2019 to the settlement amount of \$1,571.28. Your next payment is due on 11/15/2019. Your remaining payments are due as follows:

Payment Amount	Payment Date	Payment Amount	Payment Date
\$1.00	11/15/2019	\$110.00	07/15/2020
\$110.00	12/15/2019	\$110.00	08/15/2020
\$110.00	01/15/2020	\$110.00	09/15/2020
\$110.00	02/15/2020	\$110.00	10/15/2020
\$110.00	03/15/2020	\$110.00	11/15/2020
\$110.00	04/15/2020	\$110 . 00	12/15/2020
\$110.00	05/15/2020	\$140.28	01/15/2021
\$110.00	06/15/2020		

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 mall 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,

David Adjei 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

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