

**ZA** Zwicker & Associates, P.C.  
ATTORNEYS AT LAW

NATIONAL DEBT RELIEF  
PO BOX 2011  
NEW YORK, NY 10272

Personal and Confidential

10/16/25

Your client: [REDACTED]

Creditor: CAPITAL ONE, N.A.

Account number ending in: 6156

File ID: 6988130

Balance: \$7,186.87

Dear Counselor:

This letter will confirm that our client, CAPITAL ONE, N.A., has agreed to accept \$5,052.37 (the "agreed settlement amount") as settlement in full of the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule on the second page of this letter on or before the date specified, and the successful negotiation of each payment. If your client's account is in litigation, you may receive documents from our attorneys handling the case, which your client is required to sign and return as a material condition of our client entering into this agreement and which may be filed with the court. After this firm's timely receipt and successful negotiation of all of the payments set forth in the payment schedule on the second page of this letter, (1) we will advise our client that the account is settled in full; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens.

If each payment set forth in the payment schedule on the second page of this letter is not received by this firm on or before the date specified for that payment and successfully negotiated or if your client does not sign and return any documents referenced above in connection with this arrangement, this settlement offer may be withdrawn. If you have any questions or concerns, please contact STEVEN KROUSE, your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Please see the reverse side of this letter for important information.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

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.

THIS LAW FIRM  
EMPLOYS ONE OR  
MORE ATTORNEYS  
ADMITTED TO  
PRACTICE IN THE  
FOLLOWING STATES:

ALABAMA  
ALASKA  
ARIZONA  
ARKANSAS  
CALIFORNIA  
COLORADO  
CONNECTICUT  
DELAWARE  
FLORIDA  
GEORGIA  
IDAHO  
ILLINOIS  
INDIANA  
IOWA  
KANSAS  
KENTUCKY  
LOUISIANA  
MAINE  
MARYLAND  
MASSACHUSETTS  
MICHIGAN  
MINNESOTA  
MISSISSIPPI  
MISSOURI  
NEBRASKA  
NEVADA  
NEW HAMPSHIRE  
NEW JERSEY  
NEW MEXICO  
NEW YORK  
NORTH CAROLINA  
OHIO  
OKLAHOMA  
OREGON  
PENNSYLVANIA  
RHODE ISLAND  
SOUTH CAROLINA  
TENNESSEE  
TEXAS  
UTAH  
VERMONT  
VIRGINIA  
WASHINGTON  
WEST VIRGINIA  
• WISCONSIN  
WASHINGTON, D.C.

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