



*SUTTELL & HAMMER, P.S. in AK, HI, OR, UT, WA
*SUTTELL & HAMMER, P.C. in AZ, CO, ID, MA, TX
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425-455-8220 TEL / 888-788-8355 TOLL FREE / 425-318-1151 TTY / 425-453-3239 FAX

October 22, 2025

National Debt Relief

Attn: [REDACTED]

Fax: 646-307-4445

RE: Capital One, N.A., successor by merger to Discover Bank
[REDACTED]

Current Balance due: \$4727.40

File Number: [REDACTED]

Original Account Number: [REDACTED]

Dear [REDACTED]

Capital One, N.A., successor by merger to Discover Bank has authorized our offices to settle the above referenced obligation for \$3,096.00, if paid as follows:

	Date		Amount
1	October 24, 2025		\$258.00
2	November 24, 2025		\$258.00
3	December 24, 2025		\$258.00
4	January 24, 2026		\$258.00
5	February 24, 2026		\$258.00
6	March 24, 2026		\$258.00
7	April 24, 2026		\$258.00
8	May 24, 2026		\$258.00
9	June 24, 2026		\$258.00
10	July 24, 2026		\$258.00
11	August 24, 2026		\$258.00
12	September 24, 2026		\$258.00
	Settlement Amount		\$3,096.00

This offer is automatically revoked after 10/24/2025.

If paying by check or money order, please make your check payable to Capital One, N.A., successor by merger to Discover Bank, and send to Suttell & Hammer at the above-stated address. Payments may also be made on our website www.suttelllaw.com and by calling our office at 888-788-8355.