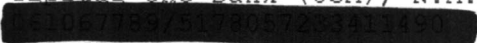


FIRST NATIONAL COLLECTION BUREAU, INC

October 8, 2014



Client: LVNV Funding LLC  
 Original Crdt: Capital One Bank (USA), N.A.  
 Reference #:   
 Total Due: \$42,677.60  
 SIF Amount: \$4,228.06  
 Due Date: See below

First National Collection Bureau Inc., as acting agent for LVNV Funding LLC has agreed to accept \$4,228.06 as a settlement in full on the above mentioned account.

The account is to be paid in 6 payment(s) of \$704.68 due:  
 10/30/14  
 11/30/14  
 12/30/14  
 01/30/15  
 02/28/15  
 03/30/15

This offer is guaranteed only if we receive all payments by the dates listed above and your complete settlement amount of \$4,228.06 in our office on or before 03/30/15.

If we do not receive all payments and your complete settlement amount by the above mentioned dates, we reserve the right to modify the settlement offer or revoke the offer entirely.

For your convenience, if you would like to make your payment online, visit our website at [www.fncbinc.com](http://www.fncbinc.com).

If you have any questions we can be contacted at 1-800-824-6191.

KATHI MATHEWS  
Account Executive

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

610 Waltham Way \* McCarran, NV 89434  
 P O Box 51660 \* Sparks, NV 89435  
 (775) 322-0444 \* (800) 824-6191 \* Fax (775) 829-3400