

MALEN & ASSOCIATES, p.c.  
Attorneys at Law  
123 Frost Street, Suite 203  
Westbury, New York 11590  
(516) 334-3500  
Ext: 5905

140%

12/22/15

IVONNE [REDACTED]  
[REDACTED]  
ELMHURST NY 11373-3729

Re: CAPITAL ONE BANK (USA), N.A.  
and  
IVONNE [REDACTED]

File No: 300012 24  
XXXXXXXXXXXXXX [REDACTED]

Originating Creditor: CAPITAL ONE BANK (USA), N.A.  
Balance Due: \$ 3612.41


Dear IVONNE [REDACTED]

This is to confirm our client's acceptance of a settlement with reference to the above captioned to be paid in ONE LUMP SUM payment.

Your LUMP SUM payment of \$ 512.00 is expected on or before 12/30/15.  
Settlement Amount: \$ 512.00  
Please make checks payable to Malen & Associates, p.c. and put the file number in the memo section of the check.

This is an attempt to collect a debt, any information obtained will be used for that purpose. We are Debt Collectors.

Very truly yours,  
Malen & Associates, p.c.

By:   
Marlene Moore  
Account Representative  
(516) 479-5905

settlement  
dona