

4285 Genesee Street  
Cheektowaga, NY 14225-1943

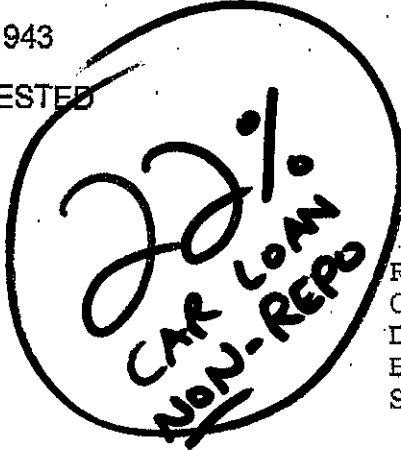
RETURN SERVICE REQUESTED

**NORTHSTAR  
LOCATION SERVICES, LLC**

1-866-224-9822

Hours Mon-Thur 8AM-10PM EST,  
Fri 8AM-8PM, Sat 8AM-4PM EST

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BRONX NY 10455



RE: CAPITAL ONE AUTO FINC  
CLIENT REF#: ██████████  
DATE: 01/10/11  
BALANCE: \$45,117.37  
SETTLEMENT DUE: \$9,925.82

This letter serves as confirmation that, as the duly authorized representative for Capital One Auto Finance, we have agreed to accept less than the full balance due as settlement on the above mentioned account. The settlement as offered shall be in the total amount of \$9,925.82 is due in our office by 01/11/11. Upon clearance of funds, the aboved mentioned account will be closed as settlement in full.

Please contact a Northstar Representative toll free at 1-888-795-2434 or direct dial our Remittance Department at 1-888-795-2434 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void.

Federal law requires that we inform you this communication is from a professional debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

This collection agency is licensed by the Dept of Consumer Affairs, the City of New York License #1179143.

Payment website: <https://www.gotonls.com>

To ensure proper credit, return this portion with your payment

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Northstar Location Services, LLC  
Attn: Financial Services Dept.  
4285 Genesee Street  
Cheektowaga, NY 14225-1943

Amount Remitted: \_\_\_\_\_