

# AllianceOne

Receivables Management Inc.

DATE: 8/24/2011

Anamaria [REDACTED]  
[REDACTED]

Purling, NY 12470

28%

CLIENT: Capital One

REFERENCE #: [REDACTED]

ACCOUNT #: [REDACTED]

BALANCE: \$1,184.67

Dear Anamaria,

Pursuant to our conversation, our client will accept a settlement in full in the amount of \$342.00 on the above listed account. The following condition(s) must be met for this settlement to be considered valid: \$342.00 must be received by no later than 8/29/2011.

If you have any questions or require additional information, please contact me at (800) 479-7236. Your prompt attention in this matter is appreciated.

Sincerely,

Ashley Phelps  
Account Representative  
AllianceOne Receivables Management Inc.

By paying by check or giving your checking account information for payment, you are authorizing AllianceOne to collect the funds electronically. We can also arrange for a direct debit from your checking account.

As of the date of this letter, you owe \$1,184.67. Your account balance may be periodically increased due to the addition of accrued interest or other charges if so provided in your agreement with your original creditor.

Be advised that any settlement write-off over \$600.00 could be reported to the Internal Revenue Services by our client.  
New York City Department of Consumer Affairs license number is 1265901.

**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.**