

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541
PHONE 800-772-1413

4/26/2012

29%

ANTHONY [REDACTED]
[REDACTED]
[REDACTED]
HOLBROOK, NY 11741

Re: Account/Reference Number: [REDACTED]
CAPITAL ONE BANK, N.A./CAPITAL ONE BANK, N.A./CAPITAL ONE BANK (USA) NA
Balance: \$3,154.46*

Dear ANTHONY GELADA:

Your account was purchased on 5/17/2010 from CAPITAL ONE BANK, N.A.. This letter confirms your arrangement to make the following payment(s) to settle this account.

Payment in the amount of \$925.00 is due by 4/30/2012.

Should you miss any of the payments described herein, this payment plan may become null and void.

If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, our company will report this account as settled.

If you have questions, please call our office "toll free" at 800-772-1413. Our hours of operation are 7:30 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,
Bill Armbruster
Portfolio Recovery Associates Representative

Bill Armbruster
Portfolio Representative

We are not obligated to renew this offer.

**Interest continues to accrue on this account and will accrue until the account is satisfied, unless it has been waived by us. The balance due includes interest as of the date of this letter.*

Original Account Number: [REDACTED] Last Payment Date: 9/18/2009

Balance at Purchase	\$2,832.04	Current Balance:	\$3,154.46
Breakdown (if available):		Breakdown of Current Balance:	
Principal	\$2,793.97	Remainder of Purchase Principal and Interest (includes payments, if applicable)	\$2,832.04
Interest	\$38.07	Interest assessed by PRA	\$322.42
Other Charges	\$0.00	Total Collection Costs, Attorney Fees, and Other Charges	\$0.00

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

NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION