



December 12, 2013

[Redacted] acting Corp

Garden City NY 11530

38%
BUSINESS
ACCOUNT

Re: Account Number Ending in [Redacted] Settlement Offer

Dear: [Redacted]

Capital One Bank, N.A has agreed to settle your account ending in [Redacted] in the amount of \$39,816.15. In order to receive this settlement offer, the first installment amount of \$39,816.15 must be received on or before December 31, 2013. Please note this offer is valid and good through December 31, 2013.

Upon complete settlement, no future claims will be filed on this account. The terms of this agreement are contingent upon Management approval.

Capital One Bank, N.A. looks forward to hearing from you. If you have any questions or concerns, please contact Christy Hayes at 1-800-422-2589.

Please contact your accountant for possible tax implications.

[Redacted]

Regards,

Michael Huenemeier
SBB Manager- Loss Mitigation
Capital One Bank, N.A.

Pete Eisenhauer
SBB Director- Loss Mitigation
Capital One Bank, N.A.