

BONDED COLLECTION CORPORATION	2400 E. Devon, Suite #257 Des Plaines, IL 60018 Tel: 312-279-8300 800-326-6333 Fax: 312-279-8310 Web Site: www.bcc-chicago.com
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SETTLEMENT AGREEMENT

12/29/14



[REDACTED]
 3000 MARCUS AVE
 LAKE SUCCESS, NY 11042

Creditor: Capital One, NA
 Account #: xxxxxxxx [REDACTED]
 Re: Kohl's Department Stores, Inc.
 Card Number: xxxxxxxx [REDACTED]
 BCC File No: [REDACTED]
 Amount placed for Collection: \$1935.65 U.S. Dollars
 Settlement-in-full Offer: At Least \$775.00 U.S. Dollars

This letter is in reference to your Kohl's Credit Card account issued by Capital One, N.A. As the authorized representative of Kohl's Department Stores, Inc. we agree to accept at least \$775.00 to settle the aforementioned claim. The payment of this sum will satisfy the debtor's liability to Kohl's Department Stores, Inc. for all monies due as of this date on the specified account number. Any payments received or credits to the account, which are in addition to the minimum settlement amount will be retained and applied against your full balance. If the payment is not received in this office by 12/31/14, this offer will be null and void. Please advise if you need additional time to respond. We are not obligated to renew this offer.

If the remaining balance on this account after settlement is equal to or exceeds \$600.00, the IRS requires Capital One, NA to report the amount of forgiveness of debt on a 1099-C form. Capital One, NA makes no representation about tax consequences this may have or any reporting requirements that may be imposed on it. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement.

For further details, please call Brandie Porter at (866) 306-4802.

Bonded Collection Corporation

Bonded Collection Corporation's New York consumer call back number is toll free 866-491-1340 and ask for Reggie Dillard. New York City Department of Consumer Affairs License Number 1096326

THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.