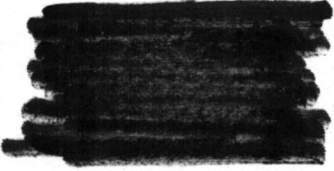




Midland Credit Management, Inc.
 8875 Aero Drive
 Suite 200
 San Diego, CA 92123

**0%
 DEBT NOT VALID**



Phone: (800) 825-8131
 Hours of Operations: M - Th: 6:00am - 7:00pm PS*
 Fri: 6:00am - 5:00pm PS*
 Sat: 6:00am - 2:00pm PS*
 Sun: 5:00am - 1:30pm PS*

Account Information

Original Creditor: Capital One Bank
 Original Account Number: [REDACTED]
 MCM Account Number: [REDACTED]

12-15-2014

RE: Capital One Bank

Dear [REDACTED]

Thank you for your recent communication. The purpose of this letter is to advise you that Midland Credit Management Inc., (MCM), the servicer of this account on behalf of MIDLAND FUNDING LLC has closed and will not be collecting on the above-referenced account.

You have no further financial obligation regarding this account.

Based on the information provided to us, we have instructed the three major credit reporting agencies to delete the above-referenced MCM account from your credit file. Please be advised, our credit reporting does not affect any credit reporting of this account by the original creditor.

If you have questions regarding your credit report being updated, you may contact the credit reporting agencies in writing or by calling:

Equifax / CBI
 PO Box 740241
 Atlanta, GA 30374-0241
 (800) 685-1111
 www.equifax.com

Experian
 PO Box 2002
 Allen, TX 75013
 (888) 397-3742
 www.experian.com

Trans Union
 PO Box 2000
 Springfield, PA 19022-2000
 (800) 916-8800
 www.transunion.com

If you have any additional questions, please call (800) 825-8131, Ext. 32980 and a representative from our Consumer Support Services team will be able to assist you. Consumer Support Services Hours of Operation are Monday - Friday 8:00am - 4:30pm PST.

Sincerely,

Consumer Support Services

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION