

AllianceOne

Receivables Management Inc.

DATE: April 27, 2010

Cheryl

CLIENT: CapitalOne
REFERENCE #:
ACCOUNT #:
BALANCE: \$18,583.51

Dear Cheryl

Pursuant to our conversation, our client will accept a settlement in full in the amount of \$8,000.00 on the above listed account. The following condition(s) must be met for this settlement to be considered valid: Funds in the amount of \$8,000.00 secured with a post dated check on April 27, 2010 dated no later than April 30, 2010. Upon clearing of funds your account will be closed "settled in full".

If you have any questions or require additional information, please contact me at . Your prompt attention in this matter is appreciated.

Sincerely,

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 \$18583.51. 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.

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.