March 4, 2010

Apex Financial Management, LLC
1120 W Lake Cook Rd Ste A ♦ Buffalo Grove, IL 60089-1970

Hours of Operation: Mon.-Thurs. 8:00 am-9:00pm (CST)
Fri. 8:00 am-4:00 pm (CST)
Sat. 8:00 am-12:00 pm (CST)

John
1551 SAWGRASS CORPORATE PKWY
C/O SQUARE ONE DEBT SETTLEMENT
SUNRISE FL 33323

SQUARE ONE
debt settlement

Original Creditor:	CAPITAL ONE.
Current Creditor:	Equable Ascent Financial, LLC
Previous Account #:	
Apex Account #:	
Balance:	$1,563.58

This letter confirms our agreement to accept $625.43 as settlement in full on the above account if the full settlement amount is received prior to the close of business on 3/5/2010 and the check presented for payment clears the appropriate bank. Your Credit Bureau Report will be changed to reflect a status of settled.

This is an attempt to collect a debt and any information obtained will be used for that purpose. In addition this communication is from a debt collector.

IMPORTANT – Please see reverse side for important information.

To make a payment on line, log on to www.apexfm.com and click on make payment.
If you wish to pay by VISA, MasterCard or Discover, fill in the information below and return the entire letter to us.

Account Number
Expiration Date ____/____

Payment Amount $

Card Holder Name
2GLHILC0211804

Signature of Card Holder

Date