



Send payments to:

PO Box 628  
Buffalo, NY 14240-0628

205 Bryant Woods South,  
Amherst, NY 14228

1-866-276-8306  
12/08/2009

OUR REF #: 1111  
CREDITOR ACCT#: 1111

Creditor Acct #:

BALANCE: \$ 6490.43

*ATIN & MARINA*

WILLIAM C

14250735

RE: CAPITAL ONE

We are writing to you regarding your Capital One Bank (USA), N.A. account.

In our telephone conversation today, you requested that our office send you written confirmation of your agreement to settle the above account. This letter, therefore, confirms that, as settlement, you have agreed to make eight, (8) payments to this office in the total amount of \$2596.17, with the following amounts and due dates for each respective payment:

<u>PAYMENT</u>	<u>DUE DATE</u>
\$838.99	12/10/09
\$188.77	01/17/10
\$188.77	02/17/10
\$188.77	03/17/10
\$188.77	04/17/10
\$188.77	05/17/10
\$418.26	06/17/10
\$395.07	07/17/10

Upon receipt and clearance of your payments as agreed, we will notify our client to update its records accordingly regarding this settlement.

If you have any questions, please do not hesitate to contact our office at 1-866-276-8306. Our office hours are Monday through Friday 8am-9pm EST, And Saturday 8am-12pm EST

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

Sincerely,

FIRSTSOURCE ADVANTAGE, LLC