



Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285
www.capitalone.com/solutions

Pay \$650.00 to settle your account!

Re: Your account number: [REDACTED]
Customer number: [REDACTED]
Balance as of 8/5/2009: **\$1,071.37**

Dear [REDACTED],

We'd like to offer you a settlement on your Capital One account referenced above. **If you pay \$650.00 we'll consider your account settled and stop collection efforts on the remaining balance.**

You can make your payment several ways:

- You may be able to login to www.capitalone.com/solutions
- Secure check-by-phone - by calling the toll-free number below
- Western Union - reference your account number and use city code "BROAD VA"
- Money Gram - use receive code 1931
- Mail your payment overnight to:

Capital One
Payment Processing
6125 Lakewood Road, Suite 800
Charlotte, NC 28269.

Please write your 16-digit account number on your payment and include the enclosed payment coupon.

This amount is due in payments as follows:

Payment 1: \$162.50 due by 8/25/2009	Payment 3: \$162.50 due by 10/25/2009
Payment 2: \$162.50 due by 9/25/2009	Payment 4: \$162.50 due by 11/25/2009

If you can't make the settlement payment, please give us a call at the number below to make other mutually agreeable payment arrangements.

Sincerely,

John Godfrey

John Godfrey
Recoveries Specialist
1-800-258-9319, Ext. 453-8896

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Total enclosed \$ _____

Moving? Please change your address on the back.

[REDACTED]

Capital One Payment Remittance
Payment Processing
P. O. Box 71083
Charlotte, NC 28272-1083



Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285
www.capitalone.com/solutions

[Redacted]

[Redacted]

Pay \$564.38 by 07/31/09 to settle your account!

Re: Your account number:
Customer number:
Balance as of 7/20/2009:

[Redacted]
[Redacted]
\$1,128.76

Dear [Redacted]

We'd like to offer you a settlement on your Capital One account referenced above. If you pay \$564.38 by 07/31/09, we'll consider your account settled and stop collection efforts on the remaining balance.

You can make your payment several ways:

- You may be able to login to www.capitalone.com/solutions
- Secure check-by-phone - by calling the toll-free number below
- Western Union - reference your account number and use city code "BROAD VA"
- Money Gram - use receive code 1931
- Mail your payment overnight to:

Capital One
Attn: Payment Processing
6125 Lakeview Road, Suite 800
Charlotte, NC 28269

Please write your 16-digit account number on your payment and include the enclosed payment coupon.

If you can't make the settlement payment, please give us a call at the number below to make other mutually agreeable payment arrangements.

Sincerely,
Kathryn Cox

Kathryn Cox
Recoveries Specialist
1-800-846-9966 Ext. 453-8653

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION



[Redacted]

Total enclosed \$ _____

Moving? Please change your address on the back.

[Redacted]

Capital One Payment Remittance
Payment Processing
P. O. Box 71083
Charlotte, NC 28272-1083



PO Box 30273,
Salt Lake City, UT 84130-0273

[Redacted address lines]

First Data/REMITCO/1-

REMITCO
WAY

Columbia, Ga 31907

RE: [Redacted]

This will pay

Dear [Redacted]

As we discussed over the phone, you have accepted a settlement offer with Capital One in the amount of \$4087.24. We value your business as a customer and are pleased to offer this program to you.

Please read this information carefully, as it is important for the fulfillment of the offer.

- You have agreed to the following payment schedule: \$ 450.00 which needs to be received no later than 11/25/09, \$1,818.62 which needs to be received no later than 12/25/09, and \$1,818.62 which needs to be received no later than 01/25/10 to prevent charge off.
- Upon completion of the settlement, the remainder of your account balance will be written off, and your credit report will be updated to show the account as settled with an outstanding balance.
- You are responsible for making all agreed-upon payments on time and in full, or the settlement offer will be invalid.
- By fulfilling the settlement, you are saving a considerable amount of money on your Capital One balance.
- If you are saving over \$599 by accepting this settlement, you will receive a 1099 Tax Form and must declare this amount as income.

We hope you find this program beneficial. If you have any questions, please do not hesitate to contact Capital One at 1-800-926-1000, and a customer service representative will be happy to assist you.

Sincerely,
Capital One

Overnight add

Received Time Nov. 12. 3:35PM

Capital one/First Data/REMITCO/
1-REMITCO WAY

Columbia, Ga 31907

20 1111



P.O. Box 30285
Salt Lake City, UT 84130-0285

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Re: Your account number ending in [REDACTED]
Creditor: Capital One Bank, USA NA

Dear [REDACTED]

Thanks for contacting us about your Capital One account. I appreciate the opportunity to assist you.

As we discussed on the phone, you have accepted a settlement offer with Capital One. We value you as a customer and are pleased to offer you this program.

Please read this information carefully, as it is important for the fulfillment of the offer.

- You have agreed to the following payment schedule:

\$199.00	Date Due: January 18, 2010
\$199.00	Date Due: February 18, 2010
\$197.91	Date Due: March 18, 2010
- Upon completion of the settlement, the remainder of your account balance will be written off and your credit report will be updated to show the account as settled with an outstanding balance.
- You are responsible for making all agreed-upon payments on time and in full or the settlement offer will be invalid.
- By fulfilling the settlement, you are saving a considerable amount of money on your Capital One balance.
- As outlined in our phone conversation, if you are saving \$600 or more by accepting this settlement, you will receive IRS Form 1099-C.

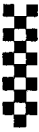
We are sure you will find this settlement beneficial. If you have any questions, please do not hesitate to contact Capital One toll free at 1-800-955-6600 and a customer service representative will be happy to assist you.

Sincerely,

Capital One Services, LLC.
FGX197/KE

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Received Time Jan. 5. 3:20PM



Send payments to:

PO Box 628
Buffalo, NY 14240-0628

100 011 2000



firstsource

Firstsource Advantage, LLC
205 Bryant Woods South, Amherst, NY 14228

Arnie Will Anderson
1-866-276-8306
12-11-09

OUR REF #: [REDACTED]
CREDITOR ACCT #: [REDACTED]

SETTLEMENT OFFER: \$637.00
BALANCE: \$1,283.35

[REDACTED]

RE: CAPITAL ONE BANK (USA), N.A.

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 TWO PAYMENTS TO THIS OFFICE IN THE TOTAL OF \$637.00, WITH THE FIRST PAYMENT OF \$440.00 DUE ON OR BEFORE 12.24.2009, AND THE SECOND PAYMENT OF \$197.00 DUE ON OR BEFORE 01.24.2010. UPON RECEIPT AND CLEARANCE OF YOUR PAYMENTS AS AGREED, WE WILL NOTIFY OUR CLIENT TO UPDATE ITS RECORDS 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-10PM EASTERN TIME, SATURDAY 8AM-12PM EASTERN TIME, AND SUNDAY 5PM-10PM EASTERN TIME.

MAKE YOUR CHECK OR MONEY ORDER PAYABLE TO FIRSTSOURCE ADVANTAGE, LLC. PAYMENTS ONLY SHOULD BE SENT TO OUR MAILING ADDRESS: PO BOX 628, BUFFALO, NY 14240-0628. ALL CORRESPONDENCE AND INQUIRIES SHOULD BE SENT TO OUR LICENSED ADDRESS AT 205 BRYANT WOODS SOUTH, AMHERST, NY 14228.

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.

PLEASE NOTE THAT IF YOU HAVE PREVIOUSLY RECEIVED CORRESPONDENCE ON THIS ACCOUNT OR ANY OTHER ACCOUNT FROM ACCOUNT SOLUTIONS GROUP, LLC ("ASG"), THAT ASG HAS CHANGED ITS NAME TO FIRSTSOURCE ADVANTAGE, LLC.

SINCERELY,

FIRSTSOURCE ADVANTAGE, LLC
A PROFESSIONAL DEBT RECOVERY AGENCY

Received Time Dec. 11. 6:11PM



Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285
www.capitalone.com/solutions

Wednesday, September 16, 2009

[Redacted]
[Redacted]
[Redacted]

**Pay \$1,400.00 to settle
your account!**

Re: Your account number: [Redacted]
Customer number: [Redacted]
Balance as of 9/16/2009:

\$2,848.17

Dear [Redacted]

We'd like to offer you a settlement on your Capital One account referenced above. **If you pay \$1,400.00 we'll consider your account settled and stop collection efforts on the remaining balance.**

You can make your payment several ways:

- You may be able to login to www.capitalone.com/solutions
- Secure check-by-phone - by calling the toll-free number below
- Western Union - reference your account number and use city code "BROAD VA"
- Money Gram - use receive code 1931
- Mail your payment overnight to:

Capital One
Payment Processing
6125 Lakeview Road, Suite 800
Charlotte, NC 28269.

Please write your 16-digit account number on your payment and include the enclosed payment coupon.

This amount is due in payments as follows:

- Payment 1: \$840.00 due by 9/30/2009
- Payment 2: \$280.00 due by 10/15/2009
- Payment 3: \$280.00 due by 11/15/2009

If you can't make the settlement payment, please give us a call at the number below to make other mutually agreeable payment arrangements.

Sincerely,

Christy Hall

Christy Hall
Legal Recoveries Specialist
1-888-567-2271, Ext. 453-8745

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

5



[Redacted]

Total enclosed \$ _____

Moving? Please change your address on the back.

[Redacted]
[Redacted]

Capital One Payment Remittance
Payment Processing
P. O. Box 71083
Charlotte, NC 28272-1083

Received Time Sep. 16. 2:28PM



P.O. Box 30285
Salt Lake City, UT 84130-0285

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Re: Your account number ending in [REDACTED]
Creditor: Capital One Bank, USA NA

Dear [REDACTED],

Thanks for contacting us about your Capital One account. I appreciate the opportunity to assist you.

As we discussed on the phone, you have accepted a settlement offer with Capital One. We value you as a customer and are pleased to offer you this program.

Please read this information carefully, as it is important for the fulfillment of the offer.

- You have agreed to the following payment schedule:
\$262.50 Date Due: December 28, 2009
\$262.50 Date Due: January 28, 2010
- Upon completion of the settlement, the remainder of your account balance will be written off and your credit report will be updated to show the account as settled with an outstanding balance.
- You are responsible for making all agreed-upon payments on time and in full or the settlement offer will be invalid.
- By fulfilling the settlement, you are saving a considerable amount of money on your Capital One balance.
- As outlined in our phone conversation, if you are saving \$600 or more by accepting this settlement, you will receive IRS Form 1099-C.

We are sure you will find this settlement beneficial. If you have any questions, please do not hesitate to contact Capital One toll free at 1-800-955-6600 and a customer service representative will be happy to assist you.

Sincerely,

Capital One Services, LLC.
ELW553/bh

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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Received Time Dec. 17. 3:20PM