

**GENESEE VALLEY ASSOCIATES**

4/21/2009

601 Savings

Issuer:	Capital One
Account Number:	[REDACTED]
Reference Number:	122548
Present Balance:	\$1517.38

Dear [REDACTED]

The aforementioned debt has been sold by Capital One the rights to this debt have been placed with our office. Genesee Valley Associates, Inc. has made the decision to offer you an opportunity to pay less than the amount due to satisfy your delinquent account. This letter will confirm that all obligations relating to the above-mentioned account will be satisfied upon receipt of \$606.95.

This settlement arrangement is due as follows or this offer will be considered null and void:

Due Date	Amount
04/30/2009	151.74
05/30/2009	151.74
06/30/2009	151.74
07/30/2009	151.74

Acceptable payment methods are check by phone or express mail delivery (proper tracking numbers are required).

Upon clearance of funds, your account will be updated to show a settled in full status. You will have no further obligation to this account; all activity will cease on this matter. The obligation on the above-mentioned account will be satisfied in full.

If you have any questions to the above-referenced account, please contact a customer service representative toll-free at 1-800-954-1694. You may reach us during normal business hours of 8:00 a.m. to 9:00 p.m. Monday through Thursday. On Fridays we are open 8:00 a.m. to 5:00 p.m. All times are Eastern Standard.

This is an attempt to collect a debt any and all information obtained will be used for that purpose.

Sincerely,

Kevin Johnson
Account Manager
Genesee Valley Associates, Inc.