





The Law Offices of
NATHAN & NATHAN, P.C.


44.1% Offer

February 9, 2010


Re: SETTLEMENT AGREEMENT
Our Client: Capital One Bank (USA), N.A.
Client Account No. 
Balance Due \$15,875.82
Our File No. 

Dear Ms. 

This will confirm our agreement reached with respect to the above matter. Our client has agreed to accept a lump sum payment of \$7,000.00 in full satisfaction of your obligation set forth above provided the settlement funds are received in our office on or before February 20, 2010 in certified funds. Please make sure that your payments are made as agreed so that your account can be marked settled in full.

We are pleased we could resolve this matter amicably. Please make your payments to Nathan & Nathan, P.C., attorneys for CAPITAL ONE BANK (USA), N.A. at P.O. Box 1715, Birmingham, AL 35201. Please reference file number  to insure proper credit.

We look forward to receiving your payment as promised on February 20, 2010.

Sincerely yours,


FOR THE FIRM

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

AL_59 Lump Sum Settlement Ltr

N&N File No. 09-27693