

Nelson, Watson & Associates, LLC

RETURN SERVICE REQUESTED

39% Offer

Reference Number: [REDACTED]

NELSON, WATSON & ASSOCIATES, LLC

1/19/2010

[REDACTED]

PERSONAL AND CONFIDENTIAL

Client: Capital One Services LLC

Account: [REDACTED]

Original Account Number: [REDACTED]

Principal Balance: \$32,866.30

Interest: \$433.83

Total Balance: \$33,300.13

Dear [REDACTED]

This writing will serve to confirm our agreement to settle your liability for less than the full balance owed on the above referenced account(s) for the amount of \$13,000.00. Funds must be received in my office no later than the close of business January 28, 2010. Failure to make this settlement payment may render the settlement null and void. This is a limited time opportunity for you to close your debt contingent upon the clearance of funds.

We are not obligated to renew this offer. For your protection please make all payments payable to Nelson, Watson & Associates, LLC

This communication is from a debt collector. This is an attempt to collect a debt. All information obtained will be used for that purpose.

Please call Monday through Thursday 8:30am to 9pm EST, Friday 8:30am to 5pm EST, or Saturday 9am to 1pm EST.

Please Note: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Funds may be withdrawn from your account as soon as the same day we receive the check and you will not receive your check back from your financial institution.

Sincerely,

Consumer Services Department

SETTLED