



Original Balance	\$5,444.10
Settled For	\$1,633.00

Saved \$3,811.10

70% Savings

September 21, 2010

RE: Compromise Settlement Approved

Per our telephone conversation of September 21, 2010 with [REDACTED] of our office, a "settlement in full" in the amount of \$1,633.00 against a balance of \$5,444.10 has been approved for [REDACTED]. Payment arrangements are as follows: \$1,400.00 due by 09/21/2010, and \$233.00 due by 10/20/2010.

Name: [REDACTED]  
Client Owed: Capital One Bank  
Client Account #: [REDACTED]  
RAB Account #: [REDACTED]

This settlement is considered valid only if the check is received by Regional Adjustment Bureau, Inc. and is honored by the bank against which it is drawn.

Whenever more than \$600.00 of a debt is forgiven as a result of settling a debt less than the balance owing, our client is required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you by our client.

[REDACTED]  
Manager  
[REDACTED]

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. The Collection Service Board, State Department of Commerce and Insurance license this Collection Agency.

[REDACTED]