

# SCOTT & ASSOCIATES, PC

ATTORNEYS AT LAW

January 30, 2017



Re: Current Creditor: Capital One Bank (USA), N.A.  
Original Creditor: Capital One Bank (USA), N.A.  
Original Account Number: [REDACTED]  
Our Account Number: [REDACTED]  
Current Balance: \$10,290.56

Dear [REDACTED],

Please accept this correspondence as confirmation of the payment arrangements made with Sarah E Collins on 1/30/2017. Please sign and return all pages of the attached Agreement at your earliest convenience. In summary, you agreed to the following terms:

- 1) Total Settlement Amount: \$6,178.00
- 2) Periodic Payment Amount: \$515.00 Monthly
- 3) Monthly Payments Start: February 28, 2017
- 4) Monthly Payments End: December 28, 2017
- 5) No. of Monthly Payments: 11
- 6) Final Payment: \$513.00 due January 28, 2018

As long as payments are received as indicated above, our office will hold further collection efforts on this matter. If payment is not received as indicated above, then the agreement is null and void and the full balance owing on the account, less credits for payments made, will be due.

Please make funds payable to [REDACTED], as attorneys and send to the P.O. Box Address listed above. Kindly include our Account Number on your payment. If you are unable to make payments as stated herein, please contact our office for updated payment arrangements. Should you have any questions, please do not hesitate to contact us. Thank you.

Sincerely,

Scott & Associates, PC