

MAR 10 2017

[REDACTED]
[REDACTED]
[REDACTED]



Northland Reference #: [REDACTED]
Original Account#: [REDACTED]
Client/Creditor: CAPITAL ONE BANK (USA), N.A.
Account Balance: \$14861.25
Settlement Offer: \$3715.31

Settlement Arrangement Confirmation

Dear [REDACTED]

Our office has received notification of your representation of [REDACTED]. Accordingly, all communications regarding this account will be directed to your attention unless we determine that you no longer represent [REDACTED].

Thank you for reaching out to us. We appreciate your efforts and look forward to working with you in resolving this account. This letter is to confirm the settlement arrangement on the above referenced account that was agreed to on 3/10/2017.

- 10 payments of \$100.00 on the 30th of each month starting 03/30/2017
- 4 payments of \$200.00 on the 30th of each month starting 01/30/2018
- 1 payment of \$300.00 on 05/30/2018
- 2 payments of \$400.00 on the 30th of each month starting 06/30/2018
- 1 payment of \$815.31 on 08/30/2018

Each payment should be received by the due date(s) listed above. If your client skips or is late on a payment, we reserve the right to cancel the settlement arrangement. Upon completion of the payment schedule, a letter will be sent stating that the above referenced account has been resolved.

Should you or your client have any questions regarding this account, please feel free to call us [REDACTED]. We look forward to hearing from you.

Thank you,
[REDACTED]

See disclosures on next page.