May 1, 2012



RE: Northland Account No.

Original Account No:

Settlement: \$6636.30

Current Balance: \$18960.84

Client: CAPITAL ONE BANK (USA), N.A.

lours of Operation: M-Th 7-9. F 7-7, Sat 8-2

Dear

This letter confirms our settlement agreement on the above referenced account. The completion of the scheduled payments below will constitute payment of the settlement.

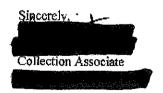
\$100.00 is due in our office by 05/30/12 \$100.00 is due in our office by 06/30/12 \$100.00 is due in our office by 07/30/12 \$100.00 is due in our office by 08/30/12 \$100.00 is due in our office by 09/30/12 \$100.00 is due in our office by 10/30/12 \$100.00 is due in our office by 11/30/12 \$100.00 is due in our office by 12/30/12 \$583.63 is due in our office by 01/30/13 \$583.63 is due in our office by 02/28/13 \$583.63 is due in our office by 03/30/13

\$583.63 is due in our office by 04/30/13

\$583.63 is due in our office by 05/30/13 \$583.63 is due in our office by 06/30/13 \$583.63 is due in our office by 07/30/13 \$583.63 is due in our office by 08/30/13 \$583.63 is due in our office by 09/30/13 \$583.63 is due in our office by 10/30/13

Each payment must be received by the due date listed above. If you skip a payment, or are late on a payment, we reserve the right to treat your breach of this agreement as a cancellation of the settlement arrangement. We are not obligated to renew this offer. Upon full completion of the payment schedule, we will issue you a settlement letter stating the account is satisfied, and has been closed in our office.

Please contact your representative below with any questions.



This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International. NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.