



Northland Group Inc.

Payment Address: [REDACTED]

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

May 1, 2012 [REDACTED]

C/O [REDACTED]

RE: Northland Account No: [REDACTED]
Original Account No: [REDACTED]
Current Balance: \$18960.84 Settlement: \$6636.30
Client: CAPITAL ONE BANK (USA), N.A.

Dear [REDACTED]

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 | \$583.63 is due in our office by 05/30/13 |
| \$100.00 is due in our office by 06/30/12 | \$583.63 is due in our office by 06/30/13 |
| \$100.00 is due in our office by 07/30/12 | \$583.63 is due in our office by 07/30/13 |
| \$100.00 is due in our office by 08/30/12 | \$583.63 is due in our office by 08/30/13 |
| \$100.00 is due in our office by 09/30/12 | \$583.63 is due in our office by 09/30/13 |
| \$100.00 is due in our office by 10/30/12 | \$583.63 is due in our office by 10/30/13 |
| \$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 | |

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.

Sincerely, [REDACTED]
Collection Associate
[REDACTED]

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.