

THE LAW OFFICE OF
JOHN P. FRYE, P.C.
P.O. Box 13665

Roanoke, Virginia 24036-3665

Toll Free: (866) 392-3100 Fax: (540) 767-7807

December 10, 2009

PENNY

JPF#:

Our Client: Atlantic Credit & Finance, Inc.

Original Creditor: CAPITAL ONE INSTALLMENT

Account #:

Balance: \$7,341.09

Dear Mr./Mrs. Penny

This letter is to inform you, once again, that the CAPITAL ONE INSTALLMENT account referenced above has been sold to Atlantic Credit & Finance, Inc. ("Atlantic"), and placed with this firm for collection. We would like to offer the opportunity to resolve this account with the following payment schedule:

\$922.28 due on 12/21/2009 followed by six (6) monthly payments of \$242.25 starting on 01/21/2010 and continuing until 06/21/2010 then two (2) payments of \$500.56 due on 07/21/2010 and 08/21/2010 and a final payment of \$294.76 due on 09/21/2010. All payments will total \$3,671.66.

Once you have made all payments under the terms of this letter, our client, Atlantic, will completely release you from this obligation. In the event that Atlantic is reporting your account to the credit reporting agencies, we will request that they instruct them to mark this account as Paid. To accept this offer, please contact your representative, E. Wade at Ext. 3123. We appreciate your cooperation in resolving this matter. If you have any questions, please contact us at our toll free number at the top of this letter. Our office hours are 9 A.M. until 9 P.M. EST Monday - Wednesday, 9 A.M. until 7 P.M. EST Thursday and 9 A.M. to 5 P.M. on Friday.

Sincerely,

The Law Office of John P. Frye, P.C.

Mail all Payments and Correspondence:

The Law Office of John P. Frye, P.C.

P.O. Box 13665

Roanoke, VA 24036-3665

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.