

6681 Country Club Drive  
Golden Valley, MN 55427



October 5, 2009

Square One Debt Settlement  
1551 Sawgrass Corporate Parkway  
Sunrise, FL 33323

Via Fax:

RE: Capital One Bank (USA), N.A.  
Customer:  
Our File:  
Account number:

Current Balance: \$5,160.52

Dear Gary:

Please be advised that my client has agreed to settle this debt for \$2,580.26. Certified funds must be received in our office on or before October 12, 2009. We are not obligated to renew this offer. Please have your client make the check payable to Gurstel, Staloch & Chargo, P.A. and note your client's file number on your remittance.

Upon receipt of the settlement funds, we will close our file as the matter has been resolved. If you have any questions, please contact one of our collection representatives, at

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

GURSTEL, STALOCH & CHARGO, P.A.

Attorneys at Law

