

**OSI Collection Services, Inc.**

P.O. Box 922 Brookfield, WI 53008-0922

For overnight delivery:

Attn: Payment Processing - CAPS  
200 S. Executive Drive, Third Floor  
Brookfield, WI 53005  
866-472-8222

Hours of Operation

8am - 10pm Mon-Thur  
8am - 5pm Fri  
8am - 12 noon Sat

May 15, 2006

Re: OSI Collection Services, Inc. (OSICS) Reference #: [REDACTED]  
CAPITAL ONE SERVICES Account #: [REDACTED]  
Balance Owed: \$3,786.94  
Settlement Percentage: 32%  
Settlement Offer: \$1,200.00

Dear Sir or Madam:

The purpose of this letter is to advise you that OSI Collection Services, Inc. (OSICS), on behalf of **CAPITAL ONE SERVICES**, will accept **\$1,200.00** in 1 payment(s) as settlement on the above-referenced account. The settlement payment(s) must be received by OSICS:

Payment #1: \$1,200.00 On or before: 5/24/2006

The Internal Revenue Service (IRS) requires our client to provide them with information regarding accounts with amounts of \$600.00 or more that are discharged as a result of cancellation of debt. If the amount the client will discharge when final payment of your settlement is received is \$600.00 or more, then our client is required to notify the IRS of the remaining amount. You will receive a copy of the form 1099C that will be filed with the IRS.

OSICS does not report to credit bureaus on behalf of our bankcard clients. Therefore, any concerns you have about this account appearing on your credit history should be directed to the credit grantor.

OSI South Weymouth office - 781-340-5060 - 541 Main Street, South Weymouth, Massachusetts, 02190 - Hours of Operation are: Monday, Wednesday and Friday 8:00am-5:00pm Tuesday and Thursday 8:00am-8:00pm Saturday 9:00am - 12:00pm.

Very truly yours,

OSI Collection Services, Inc.

*JUSTIN*

OSI Collection Services, Inc. This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.