

BRUMBAUGH & QUANDAHL, P.C.
P.O. Box 784
Council Bluffs, IA 51502
(402) 554-4400
Fax: (402) 554-0339

COPY

[REDACTED]

RE: NAME, ADDRESS AND PHONE NUMBER OF CREDITOR:

Capital One Bank (USA), N.A.
c/o Capital One (c070120A)
Attn: Payment Processing
6125 Lakeview Rd Ste 800
Charlotte, NC 28269

Account Number: [REDACTED]

Credit transaction with Capital One Bank (USA), N.A.
(brief description of credit transaction)

Dear [REDACTED]:

You are now in default of this credit transaction. You have a right to cure this default until [REDACTED]. If you do so, you may continue with the contract as though you did not default. Your default consists of [REDACTED]. Correction of the default: payment of the default amount. If you do not correct your default by the date stated above, we may exercise rights against you under law.

If you default in the next year, we may exercise our rights without sending you another notice like this one. If you have any questions, write or telephone Capital One Bank (USA), N.A. or its attorneys (see above heading) promptly. This letter is a communication from a debt collector.

Sincerely,

BRUMBAUGH & QUANDAHL, P.C.

MARK QUANDAHL

FEDERAL DISCLOSURE

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

MQ/sm

[REDACTED]