

**Northland Group**Payment Address: P.O. Box 390846  
Minneapolis MN 55439

NGI@northlandgroup.com Phone: [REDACTED] General Business Hours M-F 9 a.m. - 5 p.m. CT

JAN 17 2018

JAMES [REDACTED]  
[REDACTED]Northland Reference #: [REDACTED]  
Original Account#: [REDACTED]  
Client/Creditor: CAPITAL ONE BANK (USA), N.A.  
Account Balance: \$4828.59  
Settlement Offer: \$1448.58Settlement Arrangement Confirmation

Dear [REDACTED],

Thank you for reaching out to us. We appreciate your efforts and look forward to working with you in resolving this account. This letter is to confirm the settlement arrangement that was agreed to on 1/17/18.

Payments of \$500.00 are to start on 1/31/18, and continue in succession until \$1448.58 is paid. Each payment should be received within 30 days of the previous payment. If you skip or are late on a payment, we reserve the right to cancel the settlement.

Upon completion of the payment schedule, a letter will be sent confirming that the above referenced account has been resolved.

Should you have any questions regarding this account, please feel free to call us at [REDACTED]. We look forward to hearing from you.

Thank you,  
[REDACTED]

CTD  
To view the account balance, set up payments, and communicate with us via e-mail, please visit [www.payments2northland.com](http://www.payments2northland.com).

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 the Northland Group LLC, a debt collector and a member of  
ACA International