



November 4, 2019

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

YOUR SETTLEMENT ARRANGEMENT CONFIRMATION

Account Number:	XXXXXXXXX5625
Account Balance:	\$11,976.08 ¹
Settlement Amount:	\$1,580.47

Dear [REDACTED]

Thank you for speaking with us on 10/29/2019 regarding a settlement arrangement for your Capital One Auto Finance account. The details of your settlement arrangement are as follows:

Settlement Amount. You have agreed to settle your account for \$1,580.47, to be paid by 10/7/2020.²

Payment Arrangements. You have agreed to pay at least \$131.71 MONTHLY so that your account will be settled by 10/7/2020.

First Payment. Your first payment under this settlement arrangement is due by 11/7/2019.

Upon payment of the settlement amount noted above, Capital One Auto Finance will consider your account as settled for less than the full balance. You will not be responsible for paying the remaining amount on your account.³ If you choose to make voluntary payments after completing the settlement, we'll apply any payments received to reduce the remaining amount you are not obligated to pay as a result of your settlement.

You may cancel your settlement arrangement at any time by contacting us at the phone number below. We may also cancel your settlement arrangement if 1) you pay your account in full, 2) you file for bankruptcy protection, 3) you fail to make the minimum Payment Arrangements noted above, or 4) your vehicle is deemed a total loss after establishing this settlement arrangement. If your settlement arrangement is cancelled for any reason, you will be responsible for paying the full balance remaining on your account.

If you have any questions, please contact us at 1-800-946-0332, Monday through Thursday from 9:00 a.m. to 6:00 p.m., and Friday 9:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Capital One Auto Finance

¹Payoff balance is valid for 10 days from the date of this letter.

²Proceeds from insurance claims, refunds from GAP cancellations, refunds from warranty cancellations, refunds from credit life cancellations, and/or cancellations from other products may not be applied to payments made in acceptance of this settlement offer.

³If we cancel or forgive \$600 or more of principal on a debt you owe, we will provide you a 1099-C tax form if required by law. Please consult the instructions accompanying your tax forms and/or your tax advisor for more information.

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

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.