Capital One Services, Inc.
1957 Westmoreland Road
Richmond, VA 23276-5617

May 21, 2002

Creditor: Capital One Bank

ANDREW B SHARP
212 THOMPSON SQ
MOUNTAIN VIEW, CA 94043 4219

Account: 4121742080846473
Balance: $2,218.35
Amount Due: $252.00

Dear Customer,

Capital One considers you a valued customer, and we would like to continue our financial partnership. However, until we receive payment, we regret to inform you that your credit card account has been temporarily suspended due to its delinquent status.

We understand you may have a difficult financial situation and we would like to work with you to find a payment arrangement that will help. Our representatives are available from Monday through Friday 8:00am to 12:00 Midnight EST, Saturdays and Sundays 8:00 AM to 8:00 PM EST.

Please call us toll free at 1-800-955-6600 to make payment arrangements or to have your charging privileges reinstated. To save time, have your account number or social security number ready when you call.

To avoid additional late fees and the risk of damaging your credit rating, you may want to take advantage of our Check-by-Phone urgent payment method when you call. Or **send your payment today by detaching the payment coupon below and mailing it with the amount due in the enclosed envelope.**

We appreciate your prompt attention to this matter and look forward to your response.

Sincerely,

Capital One Services, Inc.

P.S. Please call us toll free at 1-800-955-6600 today.

INSERTS: YNNNNNNNNNN

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.

Capital One

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Please print address changes below using blue or black ink.

Street _____ Apt. #

City _____ State _____ Zip

Home Phone _____ Alternate Phone

Total enclosed $ _____

Capital One
P.O. Box 25131
Richmond, VA 23276-0001

ANDREW B SHARP
212 THOMPSON SQ
MOUNTAIN VIEW CA 940434219

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