



P.O. Box 30285
Salt Lake City, UT 84130-0285

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December 9, 2014

RE: Account Ending in -- 85

Dear L...

We're sending this letter to let you know we applied a "Cease & Desist" to your account as referenced above. A Cease & Desist means we won't contact you any more about collections on your account. Instead, you will only receive communications you request or that we are required by law to send. The Cease & Desist does not impact any payment plans, arrangements, or programs you previously arranged with us unless you were told that a Cease & Desist request would cancel the arrangement.

Why is there a Cease & Desist on my account?

- You or a co-signer on this Capital One® branded credit card account requested that we stop all verbal and written communication on either this credit card account or another credit card with Capital One you are associated with.
Or...
- You, a co-signer, or an attorney informed Capital One there is now an attorney representing your interests on this account.

What does this mean?

- All other previously disclosed terms and conditions on this account are valid and remain unchanged.
- We will no longer contact you about helpful ways to resolve your account, but we will still send you all communications required by law.

If you do not want a Cease & Desist on this account, please call 1-800-955-7070, Monday through Friday between 8 a.m. and 5 p.m. ET. We are available to answer questions about this letter or any other servicing needs you have on your account.

Sincerely,

The Customer Solutions Team

This letter is for informational purposes only and is not an attempt to collect a debt.

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IMPORTANT: Comment on the Capital One Letter

After reading this letter from Capital One, some might be skeptical and say that the positive sentence ". . . we won't contact you any more about collections on your account" is counterbalanced by negative or compromising statements elsewhere in the letter. The answer to this is that nothing else in the letter actually cancels or directly contradicts this statement. The other sentences simply attempt to placate the collection-minded opposition, whether it be the on-their-way-out criminal masterminds who used to be behind the banking system, or the other institutional staff who don't understand the money-out-of-thin-air Mandrake Mechanism and still think the debt must be valid, or the debt-minded customers themselves. The other sentences merely try to provide a plausible deniability, to pretend innocence and perhaps still "some possibility" of the validity of the debt, in order to avoid outright admitting that they committed fraud in the first place.

It is really a masterpiece letter . . . because on the one hand, they've done the right thing by admitting they will cease trying to collect; and on the other, they have stopped short of actually admitting that there never was any legitimate debt in the first place. If they went that far, they would be dropping an atomic bomb on the whole system . . . they would be inciting a revolution overnight. So they can't do that . . . they have to soften their admittance of ceasing collections with other ameliorating variables so as to possibly partly confuse the reader and leave open different possibilities of interpretations for different kinds of reading minds.

The bottom line, though, is that it is still very much a Victory Letter . . . because there is NO WAY ON THIS GREEN EARTH that they would put in writing to a customer -- right after the customer has sent the DCS documents Certified Mail -- that ". . . we won't contact you any more about collections on your account" -- if they didn't mean that to be true. You can bank on it!

Most customers of the DCS system do not receive such letters, and yet they are still 100% successful in having the pretender lenders go away and stop attempting their illegal collection efforts. The DCS system still enjoys a 100%

undefeated rate . . . but having the pretender lenders or the credit agencies put it in writing is rare. Please don't expect to receive such a letter yourself, or if you don't receive one, please don't think it isn't working. IT IS WORKING. It is just NICE that once in a while SOME people actually DO receive such confirmations in writing . . . it proves that their SILENCE to all the rest of us really means the same thing . . . they're ceasing to push their phony, bogus, and illegal claim of debt scam any further. Time to celebrate!
