Capital One®
PO Box 85870
Richmond, VA 23285-5870

[redacted]

Re: Account ending in [redacted]
Capital One Case: [redacted]

Dear [redacted],

We're reaching out to you about your request to the [redacted], regarding the information we've reported about your account to the Consumer Reporting Agencies (CRAs).

Per your [redacted] statement, your balance was $1,345.03, and the payment we received on [redacted] was $1,307.48. We thank you for the payment you made. The payment did not bring your account balance to zero. Therefore, the remaining account balance was carried over to the next statement, along with any applicable fees and interest.

We made a decision to submit a request to the CRAs to remove the following delinquency from your credit file: July [redacted]. The confirmation number for this request is [redacted]. Please note, it may take up to 90 days for the agencies to update their records.

Within your concern, you mention your credit score. Your credit score is generated by and maintained by the CRAs. For more information about the factors that may impact your credit score, please contact the CRAs directly. Their information is below:

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Equifax
P.O. Box 105281
Atlanta, GA 30348
800-685-1111
www.equifax.com

TransUnion Corporation
2 Baldwin Place
P.O. Box 2000
Chester, PA 19022
800-916-8800
www.transunion.com

If you have questions or concerns, please call 1-800-955-7070. Our Customer Service Representatives are available 24 hours a day, 7 days a week.

Sincerely,

Capital One Customer Advocacy Office

[redacted]

[redacted]