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Notice to Agent is Notice to Principal and Notice to Principal is Notice to Agent
NON-NEGOTIABLE

December 28, 2022

From: By: john-doe-smith, beneficiary Without Prejudice
% General Delivery
Keeau, Hawaii [96749]

Mail to: CAPITAL ONE Headquarters
Attn: Payment Processing
6125 Lakeview Rd
Suite 800
Charlotte, NC 28269
Certified Mail: 70220410000160865239

RE: Account XXXXXXXXXXXXXXXX payment of \$5,000.00 (five thousand and zero cents) tendered
TO CAPITAL ONE:

JOHN SMITH a.k.a JOHN D SMITH a.k.a JOHN DOE SMITH are connected to the number XXX-XX-XXXX issued by the Social Security Administration as a Trust wherein I (john-doe-smith) is the human that is the beneficiary. CAPITAL ONE requested my Social Security Trust number to open CAPITAL ONE account XXXXXXXXXXXXXXXX and therefore became the Trustee.

With this letter, I have included the payment coupon slip that was included with the statement sent by CAPITAL ONE as payment of what is owed to account XXXXXXXXXXXXXXXX. The payment coupon slip is payment according to UCC 3-104. Per UCC 3-603 (b) If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument and the tender is refused, there is a discharge, to the extent of the amount of the tender, of the obligation of an indorser or accommodation party having a right of recourse with respect to the obligation to which the tender relates.

I, the beneficiary, also request that CAPITAL ONE, trustee, keep this credit line open for me to use while continuing to accept my signed coupon as payment this time and going forward. This offer is considered accepted at the time the acceptance is communicated by mail via the Mail Box Rule.

Terms of Tender

In the event this tender is insufficient or has errors you agree to provide a complete detailed explanation of such deficiencies, along with the original documents intact and unaltered, otherwise we agree that you are possessing the lien security for settlement. Furthermore, if I do not receive the original security documents intact with your detailed explanation of their insufficiencies, we agree that you have monetized the instrument. Any other correspondence constitutes your agreement of the coupon as tendered. If you reject the payment slip without written explanation, within 10 days or receipt, or claim to have shred it, I still expect you to follow the law and discharge the debt by filing a 1099C and provide me with a copy. This is a legal action that you must do to stay in honor. If my payment is not honored OR a 1099C is not filed (with a copy sent to me) within 10 days of receipt of the certified mail #70220410000160865239 then I will report your dishonor to Internal Revenue Service via form 3949-A.

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United States. Patent Office

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the 'United States. Patent Office' text.

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