

4070 Willow Lake Boulevard Suite 2024 Memphis, TN 38118



Congratulations!

Your application has been approved.

Dear

Your refinanced auto loan at-a-glance:

Annual Percentage Rate

Cost of your credit as a yearly rate %

Number of Payments



Where to Return Your Documents:

UPS/USPS

Capital One Auto Finance eDocs Program, Suite 2024 4070 Willow Lake Boulevard Memphis, TN 38118

FedEx:

Capital One Auto Finance eDocs Program, Suite 2024 4054 Willow Lake Boulevard Memphis, TN 38153 **Welcome to Capital One Auto Finance!** Your auto loan refinance application has been approved, and the No Hassle process is almost complete. Please review the contract and return the agreement by . All you need to do is:



• Sign, date and return the Loan and Security Agreement and your Customer Profile. Please remember to provide your Vehicle Identification Number (VIN)*.



• Enclose the following documents:

- Additional Terms and Conditions page

- Your vehicle title



• Review the enclosed documents carefully.

You're Done!

After we receive and process your completed forms, your first statement will indicate that the process is complete.

If you have any questions, refer to the FAQ section in this packet or call us at 1-877-REFI-CAR (1-877-733-4227) Mon-Fri, 9 a.m. – 9 p.m. or Sat, 10 a.m. – 7 p.m. ET.

Sincerely, fru terry

Perry Freeman Director of Accounts Capital One Auto Finance

*Series of 17 numbers/letters found on your insurance card, vehicle registration, warranty documents and car itself, where dashboard and windshield meet.



3905 Dallas Parkway Plano, TX 75093 1-800-946-0332

01/31/09

Name Address 1 Address 2 City, State, Zip

Welcome to Your New Capital One Auto Finance Account!

Your Auto Account At-A-Glance

Account Number:	5810029
Monthly Payment:	\$323.13
Amount Financed:	\$10,295.34
Finance Charge*:	\$1,331.57
Term:	36
Total of Payments*:	\$11,632.68
First Payment Due:	11/14/09

Dear First Last,

Thank you for financing your vehicle through Capital One Auto Finance[®]. We appreciate your business and we're committed to offering you the best loan experience possible!

We just need a few additional documents to complete the refinance process.

What We Need

- 1. Original Title (if in your possession)
 - 2. Copy of current Registration Card
- 3. Completely filled out and signed, Limited Power of Attorney forms (POA) that are attached
 - Two POAs must be signed by each registered owner listed on the current title. This will allow us to obtain a duplicate title in the event that your previous lienholder does not provide one to us. Two blank POA forms have been included. If more are required, please photocopy the blank form.
 - The POAs must be signed exactly as your name is shown on your current Registration Card.



4. Copy of Drivers Licenses for all registered owners listed on the current Title

5. Copy of current Insurance Card

Send Documents to: Capital One Auto Finance PO Box 660068 Sacramento, CA 95866-0068 Attention: Lien Filings

FAQs

1.Why Do We Need Signed POA Forms? In order to list Capital One Auto Finance as the lienholder in your state, a Limited Power of Attorney form must be signed.

Listing Capital One Auto Finance as the primary lienholder on your vehicle ensures compliance with state and federal laws. It also allows us to serve you better when you make changes to your registration, and when your contract is paid in full.

2. Who should be on the vehicle title? Only borrowers listed on the Capital One Auto Finance loan should be listed as registered owners on the new title issued with Capital One Auto Finance as the lienholder.

3. What if I don't have my original title? Signing the POA will allow us to obtain a duplicate title in the event you don't have one or your previous lienholder does not provide one to us.

For Information: Should you have any questions or need assistance, please call 877-817-7861, Mon – Fri from 8:00 AM to 9:00 PM ET.

Sincerely,

Capital One Auto Finance, Inc.



YOUR PAYMENT IS OVERDUE

LUTH COLLINS	Account Number:	5262031
ROBBY DOLLINS	Past Due Amount:	\$300.18
34510 OVERSTREET LN	Late Fee:	\$0.00
SOUTH LITTLE ROCK, AR 72113-9701	Total Amount Due:	\$300.18

Dear LUTH COLLINS,

We want to remind you that your car payment is a little behind. We're here to help by providing payment options and solutions that make sense for you. Here are two quick and easy ways to bring your account current:

- 1. Pay online at **www.capitalone.com/autoloans/login**. Click on the "Pay Capital One" tab at the top to complete your payment.
- 2. Pay by phone through our Customer Care Team at **1-800-946-0332, option 1** (fees may apply). Our representatives are available Monday through Friday, 8 a.m. to 9 p.m. Eastern Time.

If something has made it difficult for you to make your payment, please do not hesitate to call us at the number above.

Sincerely,

The Customer Care Team

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.



YOUR PAYMENT CONFIRMATION

LUTH COLLINS ROBBY DOLLINS 34510 OVERSTREET LN SOUTH LITTLE ROCK, AR 72113-9701 Account Number:5262031Transaction Amount:\$637.58Confirmation #:6496157-1001-38

Dear LUTH COLLINS,

Thank you for your recent payment which you verbally authorized on xx/xx/xxxx. A single electronic funds transfer will be automatically drawn from your bank account on or after <date>. Please keep this letter as confirmation your payment authorization was received.

Please remember, we're always here to help by providing payment options and solutions that make sense for you. Just call us at **1-800-946-0332** or visit us at **www.capitalone.com/autoloans/login**.

We appreciate your business and your effort to keep your account up to date.

Sincerely,

The Customer Care Team



YOUR PAYMENT CONFIRMATION

LUTH COLLINS ROBBY DOLLINS 34510 OVERSTREET LN SOUTH LITTLE ROCK, AR 72113-9701 Account Number:5262031Transaction Amount:\$637.58Confirmation #:6496157-1001-38

Dear LUTH COLLINS,

Thank you for your recent payment which you verbally authorized on xx/xx/xxxx. A single electronic funds transfer will be automatically drawn from your bank account on or after <date>. Please keep this letter as confirmation your payment authorization was received.

Also, please be aware that if this authorization is for payment of an extension fee, we will initiate the payment within 2 days of receiving your signed authorization letter (if one is required as a condition of your extension).

Please remember, we're always here to help by providing payment options and solutions that make sense for you. Just call us at **1-800-946-0332** or visit us at **www.capitalone.com/autoloans/login**.

We appreciate your business and your effort to keep your account up to date.

Sincerely,

The Customer Care Team



YOUR PAYMENT CANCELLATION

LUTH COLLINS ROBBY DOLLINS 34510 OVERSTREET LN SOUTH LITTLE ROCK, AR 72113-9701

Account Number:

5262031

Dear LUTH COLLINS,

Please keep this letter as confirmation we cancelled the following electronic funds transfer(s) that you authorized for your account referenced above. Also note that any additional electronic funds transfers pending as of XX/XX/XXXX have been cancelled as well.

Initiated	Date Payment Scheduled	Confirmation #	Amount
09/10/2008	09/20/2008	12345670001	\$100.00
09/10/2008	09/21/2008	12345670002	\$105.00
09/10/2008	09/22/2008	12345670003	\$110.00
09/10/2008	09/23/2008	12345670004	\$115.00
09/10/2008	09/24/2008	12345670005	\$120.00
09/10/2008	09/25/2008	12345670006	\$125.00

The above transactions are in the process of being cancelled.

Please remember, we're always here to help. Feel free to call us at **1-800-946-0332** or you can visit us online at **www.capitalone.com/autoloans/login**.

Sincerely,

The Customer Care Team



YOUR PAYMENT CANCELLATION

LUTH COLLINS ROBBY DOLLINS 34510 OVERSTREET LN SOUTH LITTLE ROCK, AR 72113-9701

Account Number:

5262031

Dear LUTH COLLINS,

Please be aware that due to your bankruptcy filing, Capital One Auto Finance has cancelled the following single electronic funds transfer(s) that you authorized for your account referenced above. Also note that any additional electronic funds transfers pending as of XX/XX/XXXX have been cancelled as well.

Initiated	Date Payment Scheduled	Confirmation #	Amount
09/10/2008	09/20/2008	12345670001	\$100.00
09/10/2008	09/21/2008	12345670002	\$105.00
09/10/2008	09/22/2008	12345670003	\$110.00
09/10/2008	09/23/2008	12345670004	\$115.00
09/10/2008	09/24/2008	12345670005	\$120.00
09/10/2008	09/25/2008	12345670006	\$125.00

Please remember, we're always here to help. Feel free to call us at **1-800-946-0332** or you can visit us online at **www.capitalone.com/autoloans/login**.

Sincerely,

The Customer Care Team

This communication is not an attempt to collect, assess, or recover a claim in violation of the bankruptcy code and is for informational purposes only.

Capital One Auto Finance is a division of Capital One, National Association, and services the following Capital One affiliated company: Onyx Acceptance Corporation.



Luth Collins

AVOID REPOSSESSION NOW

Account Number:	XXXXXXXX
Account Status:	DEFAULT
Vehicle:	XXXXXXXX
VIN:	XXXXXXXX
Total Amount Due:	XXXX

Robby Dollins 34510 Overstreet Ln South Little Rock, AR 72113-9701

Dear Luth Collins,

Although your account is in default, you are in a fortunate position. We are now offering you financial assistance that can help you keep your car and finally resolve your delinquency. But you must call us immediately. Your options may include:

- Loan Payment Extensions
- Loan Modifications
- Hardship Plans
- Payment Catch-Up Plans

Please call us now at **1-800-946-0332** and we'll find the right financial assistance plan to help you. If you don't call, you risk repossession and:

- Responsibility for any balance owed, even after your car is repossessed.
- Fees for storage and repossession, if your account is reinstated.
- Credit damage for up to 7 years, which is visible to employers.

Please take this valuable opportunity to resolve your delinquency before it's too late. Call us at **1-800-946-0332** no later than <**date**> and let us help you.

Sincerely,

Capital One Auto Finance

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Capital One Auto Finance is a division of Capital One, National Association, and services the following Capital One affiliated company: Onyx Acceptance Corporation.



URGENT REQUEST

	Account Number:	XXXXXXXX
Luth Collins	Account Status:	DEFAULT
Robby Dollins	Vehicle:	XXXXXXXX
34510 Overstreet Ln	VIN:	XXXXXXXX
South Little Rock. AR 72113-9701	Total Amount Due:	XXXX
South Little Rock, AR 72113-9701		

Dear Luth Collins,

Although your account is in default, you are in a fortunate position. We are prepared to offer you financial assistance to help you keep your car. Your options may include:

- Loan Payment Extensions
- Loan Modifications
- Hardship Plans
- Payment Catch-Up Plans

Please call us now 1-800-946-0332 to discuss which option is right for you.

We need to help you before **<date>** or you risk repossession. If your vehicle is taken, you will still be responsible for any remaining balance.

Please take this valuable opportunity to resolve your delinquency before it's too late. Call us at **1-800-946-0332** no later than <**date**> and let us help you.

Sincerely,

Capital One Auto Finance

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.



AVOID LEGAL ACTION NOW

	Account Number:	XXXXXXXX
Luth Collins	Account Status:	DEFAULT
	Vehicle:	XXXXXXXX
Robby Dollins	VIN:	XXXXXXXX
34510 Overstreet Ln	Total Amount Due:	XXXX
South Little Rock, AR 72113-9701	lotar, anoune buci	70000

Dear Luth Collins,

Although your account is in default, you are in a fortunate position. We are now offering you financial assistance that can help you keep your car and finally resolve your delinquency. But you must call us immediately. Your options may include:

- Loan Payment Extensions
- Loan Modifications
- Hardship Plans
- Payment Catch-Up Plans

Please call us now at **1-800-946-0332** and we'll find the right financial assistance plan to help you. If you don't call, you risk legal action, including:

- Liability for the balance due, collection, court, and attorney's costs.
- A court-ordered repossession, wage garnishment, or property liens.
- A judgment against you that can be seen by employers and creditors.
- Notification of actions taken could stay on your credit report for up to 7 years.

Please take this valuable opportunity to resolve your delinquency before it's too late. Call us at **1-800-946-0332** no later than <**date**> and let us help you.

Sincerely,

Capital One Auto Finance

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Capital One Auto Finance is a division of Capital One, National Association, and services the following Capital One affiliated company: Onyx Acceptance Corporation.



URGENT REQUEST

	Account Number:	XXXXXXXX
Luth Collins	Account Status:	DEFAULT
Robby Dollins	Vehicle:	XXXXXXXX
34510 Overstreet Ln	VIN:	XXXXXXXX
	Total Amount Due:	XXXX
South Little Rock, AR 72113-9701		

Dear Luth Collins,

Although your account is in default, you are in a fortunate position. We are prepared to offer you financial assistance to help you keep your car. Your options may include:

- Loan Payment Extensions
- Loan Modifications
- Hardship Plans
- Payment Catch-Up Plans

Please call us now 1-800-946-0332 to discuss which option is right for you.

We need to help you before <**date**> or you risk legal action. If legal action is taken, you will be subject to repossession, legal, and financial penalties.

Please take this valuable opportunity to resolve your delinquency before it's too late. Call us at **1-800-946-0332** no later than <**date**> and let us help you.

Sincerely,

Capital One Auto Finance

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

[PartnerImage]



PAYABLE TO LICENSED AUTHORIZED AUTOMOE

John Consumer, Your Blank Check[®] is Inside!



PAY TO TH ORDER OF



Approved for John Q. Consumer

Congratulations! Your Blank Check is ready to use. •——

Dear John,

You've been approved for an auto loan with Capital One Auto Finance. We're delighted to have you as a customer!

This package contains your Blank Check as well as important information and FAQs. Please review the information carefully before using your check. Make sure to bring this entire package with you when you go shopping, and hand the dealer the **Dealer Instructions** after you select your vehicle.

If you have questions or would like to change your loan term, please log on to www.capitalone.com/autoloans/youraccount or call us at 1-800-689-1789 during business hours.

Your Blank Check is **good until 7/25/2009** for a new or pre-owned vehicle. Start shopping today!

QuickStart: 4 Simple Steps!



Visit www.capitalone.com/autoloans/dealers to find dealers where you can use your Blank Check.



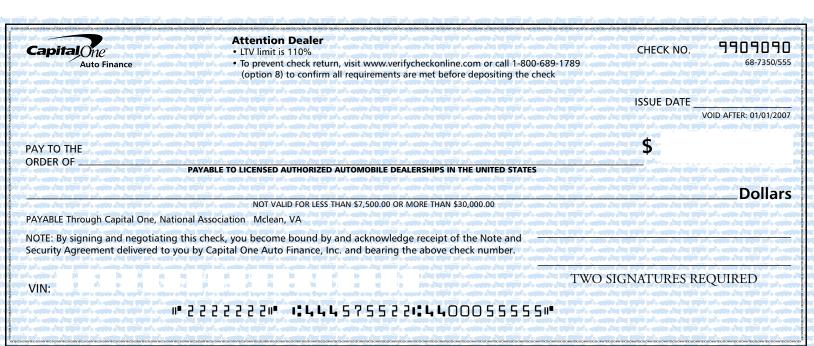
Shop for a vehicle that meets the **Shopping Guidelines** on page 4.



Hand the dealer the **Dealer Instructions** on page 6.



Make your Blank Check payable to the dealer and drive away in your new car. It's that simple!



Attention Dealer

- 1. See Dealer Instructions on page 6 for important information.
- 2. See Endorsement Agreement on back of check for dealer responsibilities.
- 3. Please fill in the VIN and properly endorse where instructed on the back of the check.
- 4. Prior to depositing the check, visit www.VerifyCheckOnline.com or call (800) 689-1789 (option 8) to confirm all requirements are met.
- 5. Capital One Auto Finance guarantees payment of the check within one business day of presentment if all requirements are met and proper documents verified and submitted.

Important information for John Consumer:

- **1.** Please review the 4 Truth-in-Lending disclosures and the Note and Security Agreement in the package before signing and negotiating this check. Each Truth-in-Lending disclosure is specific to the APR you will receive corresponding to the model year of the vehicle you are purchasing.
- **2.** You will not have a loan with Capital One Auto Finance[®] until you have completed, signed, and submitted your Blank Check[®] as payment to the Dealer from whom you are purchasing your vehicle.

					_							
	DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE	The security features list exceed industry guidelini Security Features: • Micropoint border line • Security screen on front of check	Results of Document A - Small type in borderlin line when photocopiec - Absence of "Original D on back of check wher - When copied the word	Iteration: e appears as dotted d ocument" verbiage photocopied	ENDORSEMENT AGREEMENT	DEALER: Ensure that you have verified the identity of the purchaser(s) of this vehicle as named on the front.	Dealer Name	Dealer Phone #	Payee(s) unconditionally agree, warrant and guarantee to drawer that (1) payment of this draft is conditioned upon satisfaction of all Requirements (bearing the tarth number) attached to this draft and incorporated herein; (2) all charges and/or rese imposed directly or indirectly by dealer on the customer and/or product sold to the customer by dealer conthy with all states and for products sold to the customer by dealer for both the outple on undirectly with this draft and here outple with the draft and any here draft and any here outple out	It cause Capital One Auto Finance, Inc. to be list blder on the certificate of title for the vehicle of sale; (5) payee(s) will cause only the signat	reverse side hereof to be listed as the registered owner(s) of the vehicle ; and (6) that the sellevisiting lienholder has verified the identity of of the signatory(ies) on the reverse side hereof by means of Driver's License or other approved photo identification.	Dealers or Banks: to verify funds call 1-800-689-1789, option 8.

Shopping Guidelines

- Go to www.capitalone.com/autoloans/dealers to find a dealer where you can use your Blank Check.
- Take the Blank Check package with you when you go shopping.
- Select a vehicle within the following guidelines:
 - Vehicle must be model year 2002 or newer and not exceed 70,000 miles.
 - Blank Check can NOT be used for lease buyouts, motorcycles, commercial vehicles, recreational vehicles, or vehicles for business use.
- Ensure Loan to Value* (LTV) and total loan amount are within our guidelines:
 - LTV limit is 110% and may be adjusted for manufacturer rebates for new vehicles.
 - Total loan amount is within stated loan amount range and LTV limit.
 - Extended warranty and service contracts can be financed as long as they fit within the LTV guideline and maximum approved amount. We do NOT finance GAP or other insurance products.
- Make your Blank Check payable to the dealer. All borrowers need to sign the Blank Check.

Your Payment Summary

Loan Terms Summary	
Loan Amount Range	\$7,500-\$24,000
Loan Term*	760 Months
Good Until	8/31/2009

	year will nine APR payment	Estimated monthly payment, if you borrow:				
Model Year	APR	\$15,000	\$20,000	\$24,000		
2009 or newer	6.04%	\$290.27	\$387.03	\$464.43		
2008	7.25%	\$298.79	\$398.39	\$478.06		
2007-2006	8.00%	\$304.15	\$405.53	\$486.63		
2005-2002	9.25%	\$313.20	\$417.60	\$501.12		

The APRs displayed reflect the Automated Payment Option discount of 0.25%. Additional instructions on how to set up Automated Payment will follow after you use your Blank Check.

*For more information about LTV limit or how to change your loan term, please refer to FAQs on the next page.

What is Loan-to-Value (LTV) and LTV limit?

LTV is the total loan amount divided by the vehicle value. The dealer will assist you in determining the vehicle value after you select your vehicle. New vehicle value is usually the invoice price adjusted for average manufacturer rebate. Used vehicles value is Kelley Blue Book wholesale value. CarMax vehicle value is the window sticker price.

LTV limit represents the maximum loan amount - including tax, titling fees, and any extended warranties - as a percentage of the vehicle value. For example, if your vehicle value is \$20,000 and LTV limit is 110%, the maximum amount you could write your Blank Check for is \$20,000* 110%=\$22,000, subject to other loan amount restrictions.

How can I lower my monthly payment?

Your monthly payment depends on the amount you borrow, loan term and APR. For example, your payment may be lower if you take a 60 instead of a 48 month term. To change your loan term, please log on to www.capitalone.com/autoloans/youraccount or call us at 1-800-689-1789 during business hours.

What happens next after I use my Blank Check to purchase a vehicle?

Your loan with Capital One Auto Finance begins once you complete, sign, and use your Blank Check as payment to the dealer. Your loan will typically be finalized within 2-3 business days of Capital One receiving the Blank Check for payment from the dealer. You will receive a welcome letter from Capital One within 7-10 business days after your auto loan is finalized. Follow the instructions on the welcome letter to manage your account. Your first payment will typically be at least 21 days after Capital One finalizes your loan.

Still Have Questions?

If you have any additional questions, please see our FAQs: http:// www.capitalone.com/autoloans/faqs/. You may also contact us by email or phone. Please provide your Reference Number 12345678 when you contact us.

E-Mail: customerservice@capitaloneauto.com
Phone: 1-800-689-1789
Business Hours: Monday-Friday, 9 a.m.-9 p.m. and Saturday, 10 a.m.-7 p.m. (Eastern Time)

Dealer Instructions

- Blank Check can only be used at dealers listed on our online Dealer Locator at www.capitalone.com/autoloans/dealers.
- Vehicle must be model year 2002 or newer and not exceed 70,000 miles*. Blank Check can NOT be used for lease buy-outs, motorcycles, recreational vehicles or commercial vehicles.
- Ensure the LTV (Loan to Value) ratio and total loan amount are within these guidelines:
 - For new vehicles, LTV limit is 110% of invoice price adjusted for average manufacturer rebates for certain make/model.*
 - For used vehicles, LTV limit is 110% of Kelley Blue Book wholesale value.
 - Extended warranty and service contracts can be financed as long as they fit within the LTV guideline and maximum approved amount. We do NOT finance GAP or other insurance products.
- Provide all the required documents listed to the right.
- Please fill in the VIN and properly endorse where instructed on the back of the check. All borrowers need to sign.
- To ensure prompt payment and prevent check returns, visit www. verifycheckonline.com or call 1-800-689-1789 (option 8) to confirm all consumer and dealer requirements have been met before depositing the check.

Dealer Documents

Please fax a copy of the following required documents to Capital One Auto Finance at 1-800-390-5145. For faster processing, include customer's reference number (**#12345678**) on documents.

- Signed Buyer's Order
- Invoice for new vehicles or book-out sheet for used vehicles
- Copy of the front and back of the completed Blank Check

List Capital One Auto Finance as the lien holder on the title/registration documents.

Capital One Auto Finance, Inv. P.O. Box 255605, Sacramento, CA 95865 Lien Filing Code P38

Vehicle must be titled in customer's state of residence. ONLY the borrower(s) on the Blank Check may be listed as registered owner(s).

Additional documents may be required.

*For details about LTV adjustment, please refer to the Average New Vehicle Rebates section on the next page.



3905 North Dallas Parkway (Customer Care) Plano, Texas 75093

Making auto financing easy.

000000075 2 SP 0.580 19 Sample 3 Price 901 W Bond St Lincoln, NE 68521-3667

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