

EXHIBIT 5

Capital One

PO Box 30285
Salt Lake City, UT 84130-0285

January 17, 2007

Margaret Ellard
12391 Bama Rock
Garden Rd
Vance AL 35490-3210

Re: 5178052549409007
Creditor: Capital One Bank

Dear Margaret Ellard:

We have recently received a letter from Hess Kennedy Company regarding your Capital One Account. In order to protect your privacy, I am unable to discuss your account with anyone else without your permission. I assure you, this is to protect the security of your account and your security as a Capital One customer. Enclosed is a copy of the letter we received for your review.

We strive to deliver the highest level of quality service to all our customers. We look forward to serving your credit needs and would like the opportunity to discuss any concerns that you may have with your Capital One account.

We have removed their telephone number from our call list and have stopped written communications regarding the collection of this debt. Our Financial Solutions Department must adhere to all applicable rules and regulations when contacting a customer about an account that is delinquent or overlimit. I regret any inconvenience experienced.

If you would like for us to be able to discuss your account in the future with anyone other than yourself, please call our office at 1-800-258-9319, or send a signed release to the address above.

Sincerely,



Eric Dugan
Customer Relations Account Manager
Capital One Services, Inc.

Enclosure