

# **EXHIBIT 6**

  
**Capital One**

Capital One Services, Inc.  
15000 Capital One Drive  
Richmond, Virginia 23238

July 24, 2007

Hess Kennedy & Company  
210 N. University Drive, #209  
Coral Springs, FL 33071

To Whom It May Concern:

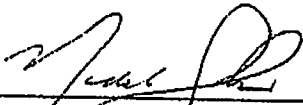
Capital One Financial Services, Inc. and its affiliates ("Capital One") are in receipt of hundreds of letters from your firm making identical unsubstantiated allegations that lack factual or legal merit. The letters appear to be part of a concerted effort by you and your firm to delay, and impede, without any legal basis, Capital One's ability to collect outstanding credit card debt. Capital One has no duty to respond to the letters.

Further, these activities by you and your firm constitute, among other things, tortious interference with business relations. This letter serves as notice that Capital One will pursue all available legal remedies should these activities continue.

Capital One demands that you cease and desist all communications of this nature. This letter serves as notice to your firm and its clients that Capital One hereby reserves all rights against you, your firm, and all associated individuals and entities.

To the extent you wish to discuss, please contact our outside counsel, Rik Tozzi, of the law firm Starnes & Atchison assigned to this matter.

Sincerely,



Nicholas G. Sladic  
Vice President, Litigation  
Senior Associate General Counsel  
Capital One

cc: Rik Tozzi

