



PO Box 30280
Salt Lake City, UT 84130-0280



Gregory P. Laporta
7260 EARLY PIONEER AVE
LAS VEGAS, NV 89129

15161

July 23, 2010
Re: 00011294910063649
Creditor: Capital One Bank (USA), N.A.

Dear Gregory P. Laporta:

Thank you for your recent request for a credit card issued by Capital One[®]. After reviewing your application and/or information obtained from consumer credit report(s), we have determined that we cannot grant your request for credit at this time.

The reason(s) for not approving your request are:

- Based on the credit report from Experian for Gregory P Laporta, the length of past or present installment loan(s)
- Based on the credit report from Trans Union for Gregory P Laporta, there are too few or no revolving accounts
- Based on the credit report from Experian for Gregory P Laporta, there have been too many recent inquiries
- Based on the credit report from Equifax for Gregory P Laporta, proportion of revolving account balance(s) to credit limit or high credit is too high

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Equifax Corporation
P O BOX 740241
ATLANTA GA 303740241
8006851111

Experian Corporation
701 EXPERIAN PARKWAY
PO BOX 2002
ALLEN TX 75013
8883973742

Trans Union Corporation
2 BALDWIN PLACE P O BOX 1000
CHESTER PA 19022
800 888 4213

If you feel you have additional information you wish to submit to us that might influence our decision, feel free to write to us at the address listed at the top of this letter. Please include the reference number on any correspondence.

Sincerely,

Capital One

EQUAL CREDIT OPPORTUNITY ACT

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, TX 77010-9050.

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