



Capital One Auto Finance  
7933 Preston Road  
Plano, TX 75024  
1-800-946-0332

## YOUR ACCOUNT PAYOFF INFORMATION

JOSEPH L HUTCHENS  
385 Pine Creek Ct  
Waterford MI 483271586

Account Number:	6201024314801
Vehicle:	10 FORD TAURUS
VIN:	1FAHP2EW0AG153824
10-Day Payoff:	\$5,849.05
Good-Through Date:	3/11/2025

Dear JOSEPH L HUTCHENS,

Thank you for contacting us about paying off your Capital One Auto Finance account for your 10 FORD TAURUS. **As of 3/1/2025, the 10-day payoff amount for your account is \$5,849.05 with a Per Diem of \$3.41.** Your payoff quote is good until 3/11/2025, unless the financial status of your account changes. Below is additional important information about paying off your account.

**CALIFORNIA PURCHASERS:** If you purchased a GAP product in the state of California, we are required to inform you of the following: *You may be entitled to a refund of the unearned portion of the GAP product. You should contact the Dealership where you purchased the vehicle for identification of the amount.*

### **Making Your Payoff**

We offer several options for you to pay off your account. The third page contains details for these payment options. You can also make your payoff online; just log into your account online at [www.capitalone.com](http://www.capitalone.com). Please note, the method by which you pay off your account affects the timing of your title/lien release (see the second page).

If you are mailing your payoff, please be sure to send your payoff to the correct address (see the third page). Payoffs submitted to the incorrect address could result in processing delays, which may result in additional charges to your account. Capital One Auto Finance is not responsible for delays caused by payoffs submitted to the incorrect address.

### **Cancelling Your Automatic Recurring Payments**

If you are enrolled in Capital One Auto Finance's automatic recurring DirectPay payment program or another automatic bill payment service through your financial institution, please take a moment to cancel these payments prior to submitting your payoff. Failure to cancel these payments may result in your account being overpaid.

Please note, you must cancel your DirectPay payments with us at least 3 business days before they are scheduled to draft. We will automatically cancel your DirectPay program once your account is paid off if you have not already done so.

### **Refunding Your Credit Balance**

If your account is overpaid, we will refund the credit balance on your account back to you. A refund check will be mailed to you within 15 business days of receiving your account payoff.

This communication is from a debt collector and is an attempt to collect a debt; any information obtained will be used for that purpose.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.



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### Releasing the Lien/Title

We will release the lien and/or vehicle title according to the applicable laws in the state where your vehicle is titled. The following processing guidelines will apply based on whether the payoff was made with certified or non-certified funds:

- **Certified Funds Payoff** - If you pay by dealer or cashier's check, Money Gram, Western Union, or cash at a Capital One Bank; Capital One will begin the lien release process the next business day after receipt of certified funds.
- **Non-Certified Funds Payoff** - If you pay by personal or business check, online, phone, or check paid at a Capital One Bank; to ensure the funds clear, it may take up to five business days after the receipt of the uncertified funds before Capital One begins the lien release process.

### Receiving Your Lien Release and/or Title

Please allow for applicable mailing time after the lien and/or title has been released. Some states may hold your title electronically, and their mailing times may vary (see the following).

- If your vehicle is titled in the following states: AZ, CA, CO, FL, GA, IA, ID, LA, MA, NC, NE, NV, OH, PA, SC, SD, TX, VA, and WA, the State may hold your title electronically. The State will mail your title once Capital One Auto Finance sends its release. Please contact your state for its mailing time.
- If your vehicle is titled in FL or OH, the state may hold your title electronically. You will need to visit a local title issuing office or contact your state's website to obtain your title.
- If your paper title is held by Capital One Auto Finance, or you are requesting a release of lien, we will mail the document to the address we have on file. To expedite this request, you may provide your FedEx account number to have the document sent at your own expense. You can sign up for a FedEx account by visiting their website at <http://www.fedex.com/us/oadr>.

We appreciate the opportunity to provide you with the information you need. If you have any questions about paying off your account, feel free to call us at 1-800-946-0332, Monday through Friday, from 9:00 a.m. to 8:00 p.m. Eastern Time, and we'll be happy to help you.

Sincerely,

Capital One Auto Finance

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## PAYMENT OPTIONS



### Online Payment

Visit us online at [www.capitalone.com](http://www.capitalone.com) and make a payment using your online account. You can also view other account details.



### Capital One Mobile App

Download the Capital One app today, available for both Apple and Android devices, for mobile access to your account to make a payment on the go. Let your fingers do the walking anytime, anywhere!



### Pay By Phone

Call us at **1-800-946-0332** to make an electronic payment using your checking account or debit card through our automated phone service or with a live agent who will be happy to assist you!



### Pay By Mail

Make your check out to "Capital One Auto Finance," include your account number, 6201024314801, on the check, and mail it to:

Capital One Auto Finance  
PO Box 60511  
City of Industry, CA 91716-0511



### Overnight Pay By Mail

For faster receipt of your payment, make your check out to "Capital One Auto Finance," include your account number, 6201024314801, on the check, and overnight mail it to:

ATTN: PAYOFF  
Capital One Auto Finance  
2525 Corporate Place  
2nd Floor, Suite #250  
Monterey Park, CA 91754

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## PAYMENT OPTIONS

MoneyGram\* allows you to send certified funds directly to Capital One Auto Finance. Simply provide the following information when making your MoneyGram Payment:



Receive Code:	1776
Company Name:	Capital One Auto Finance
City:	Plano
State:	TX
Account Number:	6201024314801

Western Union\* allows you to send certified funds directly to Capital One Auto Finance. Simply provide the following information when making your Western Union Payment:



Code City:	CAPAUTO
State:	TX
Account Number:	6201024314801 + the two letter state abbreviation for your state of residence

Transfer funds directly from your bank account to ours. You will have to provide your bank the following information for a successful wire transfer. Keep in mind, *while bank transfers are certified funds, they may take a minimum of 72 business hours to post to your account.*



### Bank Wire/ Wire Transfer

Bank Name:	Bank of America
Bank Address:	Global Client Services CA4-701-10-57 1655 Grant St. Concord, CA 94520
ABA Routing Number:	026009593
Account Name:	Capital One Auto Finance Account
Account Number:	3751606006
Address:	7933 Preston Road Plano, TX 75024
Reference:	Your last name and account number, 6201024314801

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