



Account Number: 4802-1320-8633-1108

Due Date	New Balance	Minimum Payment	Amount Enclosed
Apr 28, 2011	\$24.00	\$15.00	.

PLEASE PAY AT LEAST
THIS AMOUNT

ML110
157908

CLAUDE SIMON
VERATEX INC
FL 7

160 MADISON AVE
NEW YORK, NY 10016-5412

Capital One Bank (USA), N.A.
P.O. Box 71083
Charlotte, NC 28272-1083

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

2. Once the problem is identified, the next step is to define the objectives and goals of the project. This helps to clarify what needs to be achieved and provides a clear direction for the team.

3. The third step is to develop a plan or strategy to address the problem. This involves breaking down the problem into smaller, manageable tasks and determining the resources needed to complete each task.

4. The fourth step is to implement the plan. This involves putting the strategy into action and monitoring progress to ensure that the project is on track.

5. The final step is to evaluate the results of the project. This involves assessing the outcomes against the objectives and goals and identifying any lessons learned for future projects.

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