

MONTHLY STATEMENT
Capital One Master Trust
SERIES 2002-1

Under the Amended and Restated Pooling and Servicing Agreement dated as of September 30, 1993, as amended and restated as of August 1, 2002, January 13, 2006, March 23, 2007 and July 1, 2007 (as amended and supplemented, the "Agreement"), among Capital One Bank, as Servicer, Capital One Funding, LLC, as Transferor, and The Bank of New York, as Trustee (the "Trustee"), Capital One Bank is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the Capital One Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date of January 15, 2008, and with respect to the performance of the Trust during the month December, 2007, is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 Investor Certificate (a "Certificate"). Certain other information is presented based on the aggregate amounts for the Trust as a whole. Capitalized terms used in this Monthly Statement have their respective meanings set forth in the Agreement.

A) Information Regarding Distributions to the Class A Certificateholders
(Stated on the Basis of \$1,000 Original Principal Amount)

| | |
|---|---------------------|
| 1) The total amount of the distribution to Class A Certificateholders on January 15, 2008 per \$1,000 Original Principal Amount | <u>4.2110416615</u> |
| 2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class A Certificates, per \$1,000 Original Principal Amount | <u>4.2110416615</u> |
| 3) The amount of the distribution set forth in paragraph 1 above in respect of principal on the Class A Certificates, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |

B) Class A Investor Charge Off's and Reimbursement of Charge Off's

| | |
|--|---------------------|
| 1) The amount of Class A Investor Charge Off's | <u>\$0.00</u> |
| 2) The amount of Class A Investor Charge Off's set forth in paragraph 1 above, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |
| 3) The total amount reimbursed to the Trust in respect of Class A Investor Charge Off's | <u>\$0.00</u> |
| 4) The amount set forth in paragraph 3 above, per \$1,000 Original Principal Amount (which will have the effect of increasing, pro rata, the amount of each Series 2002-1 Investor Certificateholder's Investment) | <u>0.0000000000</u> |
| 5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after giving effect to all transactions on such Distribution Date | <u>\$0.00</u> |

C) Information Regarding Distributions to the Class B Certificateholders
(Stated on the Basis of \$1,000 Original Principal Amount)

| | |
|---|---------------------|
| 1) The total amount of the distribution to Class B Certificateholders on January 15, 2008 per \$1,000 Original Principal Amount | <u>4.5332639000</u> |
| 2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class B Certificates, per \$1,000 Original Principal Amount | <u>4.5332639000</u> |
| 3) The amount of the distribution set forth in paragraph 1 above in respect of principal on the Class B Certificates, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |

| | |
|--|---------------------|
| D) Class B Investor Charge Off's and Reimbursement of Charge Off's | |
| 1) The amount of Class B Investor Charge Off's | <u>\$0.00</u> |
| 2) The amount of Class B Investor Charge Off's set forth in paragraph 1 above, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |
| 3) The total amount reimbursed to the Trust in respect of Class B Investor Charge Off's | <u>\$0.00</u> |
| 4) The amount set forth in paragraph 3 above, per \$1,000 Original Principal Amount (which will have the effect of increasing, pro rata, the amount of each Series 2002-1 Investor Certificateholder's Investment) | <u>0.0000000000</u> |
| 5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested Amount after giving effect to all transactions on such Distribution Date | <u>\$0.00</u> |
| E) Information Regarding Distributions to the Collateral Interest Holder (Stated on the Basis of \$1,000 Original Principal Amount) | |
| 1) The total amount of the distribution to Collateral Interest Holder on Distribution Date: January 15, 2008 per \$1,000 Original Principal Amount | <u>5.1777083429</u> |
| 2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Collateral Interest, per \$1,000 Original Principal Amount | <u>5.1777083429</u> |
| 3) The amount of the distribution set forth in paragraph 1 above in respect of principal on the Collateral Interest, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |
| F) Collateral Interest Investor Charge Off's and Reimbursement of Charge Off's | |
| 1) The amount of Collateral Interest Investor Charge Off's | <u>\$0.00</u> |
| 2) The amount of Collateral Interest Investor Charge Off's set forth in paragraph 1 above, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |
| 3) The total amount reimbursed to the Trust in respect of Collateral Interest Investor Charge Off's | <u>\$0.00</u> |
| 4) The amount set forth in paragraph 3 above, per \$1,000 Original Principal Amount | <u>0.0000000000</u> |

G) **CAPITAL ONE MASTER TRUST (RECEIVABLES)***

MONTHLY PERIOD: December 2007

| | |
|---|----------------------------|
| 1) Beginning of the Month Principal Receivables: | <u>\$44,311,888,551.81</u> |
| 2) Beginning of the Month Finance Charge Receivables: | <u>\$982,862,594.80</u> |
| 3) Beginning of the Month AMF Receivables : | <u>\$62,280,076.83</u> |
| 4) Beginning of the Month Discounted Receivables: | <u>\$0.00</u> |
| 5) Beginning of the Month Total Receivables: | <u>\$45,357,031,223.44</u> |
| 6) Removed Principal Receivables: | <u>\$0.00</u> |
| 7) Removed Finance Charge Receivables: | <u>\$0.00</u> |
| 8) Removed AMF Receivables | <u>\$0.00</u> |
| 9) Removed Total Receivables: | <u>\$0.00</u> |
| 10) Additional Principal Receivables: | <u>\$798,094,850.87</u> |
| 11) Additional Finance Charge Receivables: | <u>\$3,612,285.66</u> |
| 12) Additional AMF Receivables | <u>\$25,583.78</u> |
| 13) Additional Total Receivables: | <u>\$801,732,720.31</u> |
| 14) Discounted Receivables Generated this Period: | <u>\$0.00</u> |
| 15) End of the Month Principal Receivables: | <u>\$46,135,478,255.57</u> |
| 16) End of the Month Finance Charge Receivables: | <u>\$994,740,771.53</u> |
| 17) End of the Month AMF Receivables | <u>\$66,437,642.61</u> |
| 18) End of the Month Discounted Receivables: | <u>\$0.00</u> |
| 19) End of the Month Total Receivables: | <u>\$47,196,656,669.71</u> |
| 20) Excess Funding Account Balance | <u>\$0.00</u> |
| 21) Adjusted Invested Amount of all Master Trust Series | <u>\$38,391,145,401.38</u> |
| 22) End of the Month Seller Percentage | <u>16.79%</u> |

H) **CAPITAL ONE MASTER TRUST (DELINQUENCIES AND LOSSES)**

MONTHLY PERIOD: December 2007

| | <u>ACCOUNTS</u> | <u>RECEIVABLES</u> |
|--|------------------------|---------------------------|
| 1) End of the Month Delinquencies: | | |
| 2) 30 - 59 Days Delinquent | <u>389,248</u> | <u>\$632,770,370.14</u> |
| 3) 60 - 89 Days Delinquent | <u>270,820</u> | <u>\$476,422,095.48</u> |
| 4) 90+ Days Delinquent | <u>607,087</u> | <u>\$1,150,074,647.59</u> |
| 5) Total 30+ Days Delinquent | <u>1,267,155</u> | <u>\$2,259,267,113.21</u> |
| 6) Delinquencies 30 + Days as a Percent of End of the Month Total Receivables | | <u>4.79%</u> |
| 7) Defaulted Accounts during the Month | <u>176,801</u> | <u>\$249,959,173.10</u> |
| 8) Annualized Default Rate as a Percent of Adjusted Beginning of the Month Principal Receivables | | <u>6.65%</u> |

*For calculation purposes, Beginning of Month Principal Receivables includes Additional Principal Receivables.

| <u>I) CAPITAL ONE MASTER TRUST (COLLECTIONS)</u> | | | |
|---|---|---------------------------|---------------------------|
| MONTHLY PERIOD: December 2007 | | <u>COLLECTIONS</u> | <u>PERCENTAGES</u> |
| 1) | Total Collections and Gross Payment Rate** | <u>\$8,450,605,732.47</u> | <u>18.31%</u> |
| 2) | Collections of Principal Receivables and Principal Payment Rate | <u>\$7,515,955,030.67</u> | <u>16.66%</u> |
| 3) | Prior Month Billed Finance Charges and Fees | <u>\$686,879,577.30</u> | |
| 4) | Amortized AMF Income | <u>\$31,053,089.14</u> | |
| 5) | Interchange Collected | <u>\$150,641,416.21</u> | |
| 6) | Recoveries of Charged Off Accounts | <u>\$66,412,323.48</u> | |
| 7) | Collections of Discounted Receivables | <u>\$0.00</u> | |
| 8) | Collections of Finance Charge Receivables and Annualized Yield | <u>\$934,986,406.13</u> | <u>24.87%</u> |
| <u>J) CAPITAL ONE MASTER TRUST (AMF COLLECTIONS)</u> | | | |
| MONTHLY PERIOD: December 2007 | | | |
| 1) | Beginning Unamortized AMF Balance | | <u>\$164,619,956.77</u> |
| 2) | + AMF Slug | <u>\$204,642.15</u> | |
| 3) | + AMF Collections | <u>\$30,717,384.81</u> | |
| 4) | - Amortized AMF Income | <u>\$31,053,089.14</u> | |
| 5) | Ending Unamortized AMF Balance | | <u>\$164,488,894.59</u> |

**Total Collections and Gross Payment Rate is calculated as a Percent of Beginning of Month Total Receivables which includes Additional Total Receivables.

K) **CAPITAL ONE MASTER TRUST : SERIES 2002-1 (INVESTED AMOUNTS)**

MONTHLY PERIOD: December 2007

| | | | |
|-----|--|------------------|--------------------|
| 1) | Class A Initial Invested Amount | \$812,500,000.00 | |
| 2) | Class B Initial Invested Amount | \$100,000,000.00 | |
| 3) | Collateral Initial Indebtedness Amount | \$87,500,000.00 | |
| 4) | INITIAL INVESTED AMOUNT | | \$1,000,000,000.00 |
| 5) | Class A Invested Amount | \$812,500,000.00 | |
| 6) | Class B Invested Amount | \$100,000,000.00 | |
| 7) | Collateral Indebtedness Amount | \$87,500,000.00 | |
| 8) | INVESTED AMOUNT | | \$1,000,000,000.00 |
| 9) | Class A Adjusted Invested Amount | \$812,500,000.00 | |
| 10) | Class B Adjusted Invested Amount | \$100,000,000.00 | |
| 11) | Collateral Indebtedness Amount | \$87,500,000.00 | |
| 12) | ADJUSTED INVESTED AMOUNT | | \$1,000,000,000.00 |
| 13) | BOM PRINCIPAL FUNDING ACCOUNT BALANCE | | \$0.00 |
| 14) | RESERVE ACCOUNT BALANCE | | \$0.00 |
| 15) | FLOATING ALLOCATION PERCENTAGE | | 2.216804% |
| 16) | PRINCIPAL ALLOCATION PERCENTAGE | | 2.216804% |
| 17) | MONTHLY SERVICING FEE | | \$1,666,666.67 |
| 18) | INVESTOR DEFAULT AMOUNT | | \$5,541,105.41 |
| 19) | Series 2002-1 Finance Charge Collections | \$20,726,817.78 | |
| 20) | Less Servicer Interchange | \$625,000.00 | |
| 21) | AVAILABLE FUNDS | | \$20,101,817.78 |

L) **CAPITAL ONE MASTER TRUST : SERIES 2002-1 (CLASS A AVAILABLE FUNDS)**

MONTHLY PERIOD: December 2007

| | | | |
|-----|---------------------------------------|-----------------|-----------------|
| 1) | CLASS A FLOATING PERCENTAGE | | 81.250000% |
| 2) | Class A Finance Charge Collections | \$16,332,726.95 | |
| 3) | Principal Funding Investment Proceeds | \$0.00 | |
| 4) | Reserve Draw Amount | \$0.00 | |
| 5) | TOTAL CLASS A AVAILABLE FUNDS | | \$16,332,726.95 |
| 6) | Class A Monthly Interest | \$3,421,471.35 | |
| 7) | Class A Additional Interest | \$0.00 | |
| 8) | Class A Servicing Fee | \$846,354.17 | |
| 9) | Class A Investor Default Amount | \$4,502,148.15 | |
| 10) | TOTAL CLASS A EXCESS SPREAD | | \$7,562,753.28 |
| 11) | CLASS A REQUIRED AMOUNT | | \$0.00 |

| | | |
|--|---|-------------------------|
| M) <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (CLASS B AVAILABLE FUNDS)</u> | | |
| MONTHLY PERIOD: December 2007 | | |
| 1) | CLASS B FLOATING PERCENTAGE | <u>10.000000%</u> |
| 2) | Class B Finance Charge Collections | <u>\$2,010,181.78</u> |
| 3) | TOTAL CLASS B AVAILABLE FUNDS | <u>\$2,010,181.78</u> |
| 4) | Class B Monthly Interest | <u>\$453,326.39</u> |
| 5) | Class B Additional Interest | <u>\$0.00</u> |
| 6) | Class B Servicing Fee | <u>\$104,166.67</u> |
| 7) | TOTAL CLASS B EXCESS SPREAD | <u>\$1,452,688.72</u> |
| 8) | CLASS B REQUIRED AMOUNT | <u>\$0.00</u> |
| N) <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (COLLATERAL AVAILABLE FUNDS)</u> | | |
| MONTHLY PERIOD: December 2007 | | |
| 1) | COLLATERAL INTEREST FLOATING PERCENTAGE | <u>8.750000%</u> |
| 2) | Collateral Interest Finance Charge Collections | <u>\$1,758,909.06</u> |
| 3) | TOTAL COLLATERAL INTEREST AVAILABLE FUNDS | <u>\$1,758,909.06</u> |
| 4) | Collateral Interest Servicing Fee | <u>\$91,145.83</u> |
| 5) | TOTAL COLLATERAL INTEREST EXCESS SPREAD | <u>\$1,667,763.23</u> |
| O) <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (EXCESS SPREAD)</u> | | |
| MONTHLY PERIOD: December 2007 | | |
| 1) | TOTAL EXCESS SPREAD | <u>\$10,683,205.23</u> |
| 2) | Excess Spread Applied to Class A Required Amount | <u>\$0.00</u> |
| 3) | Excess Spread Applied to Class A Investor Charge Off's | <u>\$0.00</u> |
| 4) | Excess Spread Applied to Class B Required Amount (Interest & Servicing) | <u>\$0.00</u> |
| 5) | Excess Spread Applied to Class B Required Amount (Defaults) | <u>\$554,110.54</u> |
| 6) | Excess Spread Applied to Class B Invested Amount Reductions | <u>\$0.00</u> |
| 7) | Excess Spread Applied to Collateral Interest Monthly Interest | <u>\$453,049.48</u> |
| 8) | Excess Spread Applied to Collateral Interest Servicing Fee | <u>\$0.00</u> |
| 9) | Excess Spread Applied to Collateral Interest Default Amount | <u>\$484,846.72</u> |
| 10) | Excess Spread Applied to Collateral Interest Invested Amount Reductions | <u>\$0.00</u> |
| 11) | Excess Spread Applied to Reserve Account | <u>\$0.00</u> |
| 12) | TOTAL EXCESS FINANCE CHARGE DISTRIBUTED TO COLLATERAL INTEREST HOLDER | <u>\$9,191,198.49</u> |
| P) <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (EXCESS FINANCE CHARGES GROUP 1)</u> | | |
| MONTHLY PERIOD: December 2007 | | |
| 1) | TOTAL EXCESS FINANCE CHARGE FOR ALL SERIES IN GROUP 1 | <u>\$364,063,613.18</u> |
| 2) | FINANCE CHARGE SHORTFALL SERIES 2002-1 | <u>\$0.00</u> |
| 3) | FINANCE CHARGE SHORTFALL FOR ALL SERIES IN GROUP 1 | <u>\$0.00</u> |

Q) **CAPITAL ONE MASTER TRUST : SERIES 2002-1 (EXCESS FINANCE CHARGES)**

MONTHLY PERIOD: December 2007

| | | | |
|-----|--|---------------|---------------|
| 1) | EXCESS FINANCE CHARGES ALLOCATED TO SERIES | | <u>\$0.00</u> |
| 2) | Excess Finance Charges Applied to Class A Required Amount | <u>\$0.00</u> | |
| 3) | Excess Finance Charges Applied to Class A Investor Charge Off's | <u>\$0.00</u> | |
| 4) | Excess Finance Charges Applied to Class B Required Amount (Interest & Servicing) | <u>\$0.00</u> | |
| 5) | Excess Finance Charges Applied to Class B Required Amount (Defaults) | <u>\$0.00</u> | |
| 6) | Excess Finance Charges Applied to Class B Invested Amount Reductions | <u>\$0.00</u> | |
| 7) | Excess Finance Charges Applied to Collateral Interest Monthly Interest | <u>\$0.00</u> | |
| 8) | Excess Finance Charges Applied to Collateral Interest Servicing Fee | <u>\$0.00</u> | |
| 9) | Excess Finance Charges Applied to Collateral Interest Default Amount | <u>\$0.00</u> | |
| 10) | Excess Finance Charges Applied to Collateral Interest Invested Amount Reductions | <u>\$0.00</u> | |
| 11) | Excess Finance Charges Applied to Reserve Account | <u>\$0.00</u> | |
| 12) | REMAINING EXCESS FINANCE CHARGES ALLOCATED TO SERIES AFTER SHORTFALL SHARING | | <u>\$0.00</u> |
| 13) | AVAILABLE SHARED COLLATERAL AMOUNT APPLIED TO SERIES | | <u>\$0.00</u> |
| 14) | REALLOCATED PRINCIPAL COLLECTIONS APPLIED TO SERIES | | <u>\$0.00</u> |

R) **CAPITAL ONE MASTER TRUST : SERIES 2002-1 (YIELD AND BASE RATE)**

MONTHLY PERIOD: December 2007

| | | | |
|----|-------------------------------------|---------------|---------------|
| 1) | Base Rate (Current Month) | <u>7.44%</u> | |
| 2) | Base Rate (Prior Month) | <u>6.87%</u> | |
| 3) | Base Rate (Two Months Ago) | <u>7.37%</u> | |
| 4) | THREE MONTH AVERAGE BASE RATE | | <u>7.23%</u> |
| 5) | Portfolio Yield (Current Month) | <u>18.22%</u> | |
| 6) | Portfolio Yield (Prior Month) | <u>18.58%</u> | |
| 7) | Portfolio Yield (Two Months Ago) | <u>18.33%</u> | |
| 8) | THREE MONTH AVERAGE PORTFOLIO YIELD | | <u>18.38%</u> |

S) **CAPITAL ONE MASTER TRUST : SERIES 2002-1 (PRINCIPAL COLLECTIONS)**

MONTHLY PERIOD: December 2007

| | | | |
|-----|---|-------------------------|---------------------------|
| 1) | CLASS A PRINCIPAL PERCENTAGE | | <u>81.250000%</u> |
| 2) | Class A Principal Collections | <u>\$139,876,027.77</u> | |
| 3) | CLASS B PRINCIPAL PERCENTAGE | | <u>10.000000%</u> |
| 4) | Class B Principal Collections | <u>\$17,215,511.11</u> | |
| 5) | Collateral Interest PRINCIPAL PERCENTAGE | | <u>8.750000%</u> |
| 6) | Collateral Interest Principal Collections | <u>\$15,063,572.22</u> | |
| 7) | TOTAL INVESTED PRINCIPAL COLLECTIONS | | <u>\$172,155,111.10</u> |
| 8) | REALLOCATED PRINCIPAL COLLECTIONS APPLIED TO SERIES 2002-1 | | <u>\$0.00</u> |
| 9) | SHARED PRINCIPAL COLLECTIONS ALLOCATED FROM OTHER SERIES | | <u>\$0.00</u> |
| 10) | AVAILABLE PRINCIPAL COLLECTIONS | | <u>\$172,155,111.10</u> |
| 11) | EXCESS PRINCIPAL COLLECTIONS ELIGIBLE FOR PRINCIPAL SHARING | | <u>\$172,155,111.10</u> |
| 12) | SHARED PRINCIPAL COLLECTIONS ALLOCABLE FROM ALL SERIES | | <u>\$6,493,314,504.52</u> |

| | | |
|----|---|---------------|
| T) | <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (SERIES ACCUMULATION)</u> | |
| | MONTHLY PERIOD: December 2007 | |
| 1) | SERIES ACCUMULATION PERIOD LENGTH IN MONTHS | <u>1</u> |
| 2) | Controlled Accumulation Amount | <u>\$0.00</u> |
| 3) | Deficit Controlled Accumulation Amount | <u>\$0.00</u> |
| 4) | CONTROLLED DEPOSIT AMOUNT | <u>\$0.00</u> |
| U) | <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (RESERVE ACCOUNT)</u> | |
| | MONTHLY PERIOD: December 2007 | |
| 1) | PORTFOLIO ADJUSTED YIELD | <u>10.65%</u> |
| 2) | RESERVE ACCOUNT FUNDING DATE | <u>Sep-08</u> |
| | Reserve Account Funding will take place on the Distribution Date for the Reserve Account Funding month shown above. | |
| 3) | REQUIRED RESERVE ACCOUNT AMOUNT AS OF CURRENT DISTRIBUTION DATE | <u>\$0.00</u> |
| 4) | RESERVE ACCOUNT BALANCE AS OF CURRENT DISTRIBUTION DATE | <u>\$0.00</u> |
| 5) | COVERED AMOUNT | <u>\$0.00</u> |
| V) | <u>CAPITAL ONE MASTER TRUST : SERIES 2002-1 (INVESTOR CHARGE OFF'S)</u> | |
| | MONTHLY PERIOD: December 2007 | |
| 1) | CLASS A INVESTOR CHARGE OFF | <u>\$0.00</u> |
| 2) | CLASS B INVESTOR CHARGE OFF | <u>\$0.00</u> |
| 3) | PREVIOUS CLASS A CHARGE OFF REIMBURSED | <u>\$0.00</u> |
| 4) | PREVIOUS CLASS B CHARGE OFF REIMBURSED | <u>\$0.00</u> |

MONTHLY SERVICER'S CERTIFICATE

CAPITAL ONE BANK
CAPITAL ONE MASTER TRUST
SERIES 2002-1

The undersigned, a duly authorized representative of Capital One Bank, as Servicer, pursuant to the Amended and Restated Pooling and Servicing Agreement dated as of September 30, 1993, as amended and restated as of August 1, 2002 (as amended and supplemented, the "Agreement"), as supplemented by the Series 2002-1 Supplement (as amended and supplemented, the "Series Supplement"), among Capital One Funding, LLC, as Transferor, Capital One Bank, as Servicer, and The Bank of New York, as Trustee, does hereby certify as follows:

1. Capitalized terms used in this Certificate have their respective meanings as set forth in the Agreement or Series Supplement, as applicable.
2. Capital One Bank is, as of the date hereof, the Servicer under the Agreement.
3. The undersigned is a Servicing Officer.
4. This Certificate relates to the Distribution Date occurring on January 15, 2008.
5. As of the date hereof, to the best knowledge of the undersigned, the Servicer has performed in all material respects under the Agreement through the Monthly Period preceding such Distribution Date.
6. As of the date hereof, to the best knowledge of the undersigned, no Pay Out Event occurred on or prior to such Distribution Date.
7. As of the date hereof, to the best knowledge of the undersigned, no Lien has been placed on any of the receivables other than pursuant to the Agreement.

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Certificate this 16th day of January, 2008.

CAPITAL ONE BANK
as Servicer

By: /s/Pam Koch
Name: Pam Koch
Title: Authorized Officer