



PHILLIPS & COHEN
ASSOCIATES LTD.

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Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm

April 4, 2017

RE:

Our Client/your creditor: Barclays Bank Delaware (Barclaycard)

Client account number: 7429

Our account number: 21774508

Balance: \$1,258.05

Settlement Amount: \$441.00

To Whom It May Concern:

Pursuant to our telephone conversation, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware (Barclaycard). We have been authorized to accept a settlement on the above referenced account for \$441.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$441.00	04/28/2017

You agree to make each payment by Check by phone.

This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void. Once your account is settled for less than the full balance, Barclays Bank Delaware (Barclaycard) will send notification to the credit reporting agencies to reflect the settlement. Please allow at least 30 days for the change to be updated on your credit bureau.

Thank you for your prompt attention and cooperation with this matter.

Sincerely, *Crystal Dixon*
Phillips & Cohen Associates, Ltd.

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

This settlement may have tax consequences. If you are uncertain of the tax consequences, consult your tax advisor.