



PHILLIPS & COHEN
ASSOCIATES LTD.

1002 Justison Street
Wilmington, DE 19801
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Email: mail@phillips-cohen.com
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm

September 11, 2017

RE:

Our Client/your creditor: PORTFOLIO ASSET GROUP

Client account number:

Balance: \$4,885.18

Regarding: CAPITAL ONE, N.A.

Our account number:

Settlement Amount: \$1,955.00

To Whom It May Concern:

Pursuant to our telephone conversation, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to accept a settlement on the above referenced account for \$1,955.00 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
\$100.00	09/28/2017	*\$70.00	10/28/2017
***\$170.00	11/28/2017	***\$170.00	12/28/2017
***\$170.00	01/28/2018	***\$170.00	02/28/2018
***\$170.00	03/28/2018	***\$170.00	04/28/2018
***\$170.00	05/28/2018	***\$170.00	06/28/2018
***\$170.00	07/28/2018	***\$255.00	08/28/2018

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will be released from any further obligation to PORTFOLIO ASSET GROUP regarding the above referenced account. The arrangement will be cancelled if payments are not made in accordance with the indicated schedule.

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

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

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

Whenever \$600.00 or more in principal of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to the estate representative by the creditor. If the estate representative is uncertain of the legal or tax consequences, we encourage the estate representative to consult a legal or tax advisor.