



**PHILLIPS & COHEN**  
ASSOCIATES LTD.

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

October 6, 2017

RE:

Our Client/your creditor: Citibank, N.A.

Client account number:

Balance: \$23,956.50

Regarding: CITI AADVANTAGE WORLD  
MASTERCARD

Our account number

Settlement Amount: \$9,583.00

To Whom It May Concern:

Pursuant to our telephone conversation, Phillips & Cohen Associates, Ltd. is the authorized representative for Citibank, N.A.. We have been authorized to accept a settlement on the above referenced account for \$9,583.00 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
*\$2,600.00	10/13/2017	***\$550.00	11/13/2017
***\$550.00	12/13/2017	***\$550.00	01/13/2018
***\$550.00	02/13/2018	***\$550.00	03/13/2018
***\$550.00	04/13/2018	***\$550.00	05/13/2018
***\$550.00	06/13/2018	***\$550.00	07/13/2018
***\$550.00	08/13/2018	***\$742.00	09/13/2018
***\$741.00	10/13/2018		

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 Citibank, N.A. regarding the above referenced account. The arrangement will be cancelled if payments are not made in accordance with the indicated schedule. Although the current offer has an expiration date, opportunities to settle may be available at a later date.

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

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.

PLEASE SEE IMPORTANT INFORMATION ON THE NEXT PAGE