



**PHILLIPS & COHEN**  
ASSOCIATES LTD.

1002 Justison Street  
Wilmington, DE 19801  
PH 866-321-2195  
Email: mail@phillips-cohen.com  
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm

September 20, 2017

-----  
CO COMMONWEALTH LAW GROUP

RE: :

Our Client/your creditor: Barclays Bank Delaware (Barclaycard)  
Client account number: Our account number: -----  
Balance: \$5,964.27 Settlement Amount: \$2,386.00  
Regarding: Upromise MasterCard

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 \$2,386.00 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
***\$431.00	09/29/2017	***\$105.00	10/29/2017
***\$105.00	11/29/2017	***\$105.00	12/29/2017
***\$205.00	01/29/2018	***\$205.00	02/28/2018
***\$205.00	03/29/2018	***\$205.00	04/29/2018
***\$205.00	05/29/2018	***\$205.00	06/29/2018
***\$205.00	07/29/2018	***\$205.00	08/29/2018

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.

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.