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June 22, 2018



Our Client/ Your Creditor: Barclays Bank Delaware (Barclaycard)

Client account number: [REDACTED]

PCA Reference Number: [REDACTED]

Balance: \$11,620.85

Settlement Amount: \$4,648.34

Regarding: Princess Rewards VISA Card

To [REDACTED]

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware (Barclaycard). We have been authorized to reduce the balance on the above referenced account to \$4,648.34 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
***\$388.00	06/28/2018	***\$388.00	07/28/2018
***\$388.00	08/28/2018	***\$388.00	09/28/2018
***\$388.00	10/28/2018	***\$388.00	11/28/2018
***\$388.00	12/28/2018	***\$388.00	01/28/2019
***\$388.00	02/28/2019	***\$388.00	03/28/2019
***\$388.00	04/28/2019	***\$380.34	05/28/2019

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 commitment to resolving this obligation.

Sincerely,
Phillips & Cohen Associates, Ltd.

Jacqueline DeGroat

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 a tax advisor.



PHILLIPS & COHEN
ASSOCIATES LTD.
