



**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 7, 2016

[REDACTED]  
CO STONECREST LAW FIRM PC  
919 RESERVE DR STE 101  
ROSEVILLE, CA 95678-1348

RE: [REDACTED]  
Our Client/your creditor: Barclays Bank Delaware (Barclaycard)  
Client account number: [REDACTED] Our account number: [REDACTED]  
Balance: \$9,679.15 Settlement Amount: \$3,500.00

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 \$3,500.00 in accordance with the payment schedule below.

| AMOUNT      | DATE       |
|-------------|------------|
| *\$3,500.00 | 10/28/2016 |

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 Barclays Bank Delaware (Barclaycard) 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,  
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.

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

PLEASE SEE IMPORTANT INFORMATION ON THE NEXT PAGE



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NOTICE TO RESIDENTS OF CALIFORNIA: THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8AM OR AFTER 9PM. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV.