

**Phillips & Cohen Associates, Ltd.**

1002 Justison Street  
Wilmington, DE 19801  
Phone - 866-504-1701  
Fax - 609-518-9442

**Office Hours**

Mon-Thu: 8am - 9pm  
Fri: 8am - 6pm  
Sat: 8am - 12pm

September 1, 2011

[REDACTED]  
C/O WEISBERG & MEYERS  
[REDACTED]

Our Client: Barclays Bank Delaware

Current Balance: \$2,543.77

Client Account #: xxxxxxxxxxxx [REDACTED]

Settlement Amount: \$1,148.19

Our Account #: [REDACTED]

To Whom It May Concern:

Pursuant to our telephone conversation, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware.

We have been authorized to accept a settlement on the above referenced account for \$1,148.19 in accordance with the payment schedule below.

AMOUNT	DATE
***\$300.00	09/01/2011
***\$282.73	10/01/2011
***\$282.73	11/01/2011
***\$282.73	12/01/2011

You agree to make each payment by Check or Money Order, regular/certified mail.

Please send payments to: Phillips & Cohen Associates, Ltd.  
1002 Justison Street  
Wilmington, DE 19801

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

Thank you for your prompt attention to 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.