

Phillips & Cohen Associates, Ltd.
1002 Justison St
Wilmington, De 19801
Phone -866-301-6678
Fax -609-518-9171

Office Hours
Mon-Thur: 8am - 9pm
Fri: 8am - 6pm
Sat: 8am - 2pm

10/13/2010



Our Client: US BANK

Current Balance: \$10,526.51

Client Account # [REDACTED]

Our Account #: [REDACTED]

Regarding:

To Whom It May Concern:

Pursuant to our telephone conversation, Phillips & Cohen Associates, Ltd. is the authorized representative for US BANK. Effective immediately Phillips & Cohen Associates, Ltd. has been authorized to accept \$3000.00 as settlement on the above referenced account if consummated as follows:

AMOUNT	DATE
\$1500.00	10/18/2010
\$500.00	11/18/2010
\$500.00	12/18/2010
\$500.00	1/18/2011

You agree to make each payment by CHECK OR MONEY ORDER, REGULAR/CERTIFIED MAIL.

Please send payments to: Card Member Services
9321 Olive Blvd.
Olivette, MO 63132

Upon receipt and clearance of the above referenced payment(s), you will be released from any further obligation to 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, *Asst. Mgr.*
Jaqueline DeGroat
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.