

**Phillips & Cohen Associates, Ltd.**  
1002 Justison Street  
Wilmington, DE 19801  
Phone - 866-504-1701  
Fax - 302-368-0970

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

28%

March 3, 2015

[REDACTED]  
C/O LAW OFFICES OF KENNETH H DRAMER  
626 RXR PLZ 6TH FL  
UNIONDALE, NY 11556-0626

Our Client: Barclays Bank Delaware  
Client Account #: [REDACTED]  
Our Account #: [REDACTED]

Current balance: \$3,960.72  
Settlement Amount: \$1,100.00

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 \$1,100.00 in accordance with the payment schedule below.

AMOUNT	DATE
*\$1,100.00	03/10/2015

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 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,  
*Logan DeGroot*

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.

Whenever \$600 or more of a debt is discharged as a result of entering into a settlement for less than the balance owed, that discharged debt may be considered taxable income. In those circumstances, Barclay's Bank Delaware may be required to report the amount of debt discharged to the Internal Revenue Service on Form 1099C, a copy of which will be mailed to you. If you are uncertain of the tax consequences, consult your tax advisor.

New York City Department of Consumer Affairs License number 1066574.