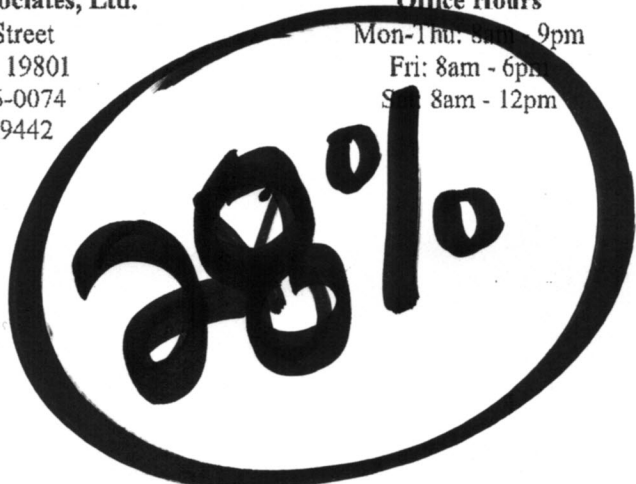


Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801
Phone - 866-226-0074
Fax - 609-518-9442

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



May 28, 2013

[REDACTED]
626 RXR PLZ 6TH FL
UNIONDALE, NY 11556-0626

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

Current Balance: \$3,627.99
Settlement Amount: \$1,000.00

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 \$1,000.00 in accordance with the payment schedule below.

AMOUNT	DATE
**\$1000.00	05/29/2013

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,

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.

New York City Department of Consumer Affairs License number 1066574.