

Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801
Phone - 866-504-1701
Fax - 609-518-5442

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

30%

February 28, 2012

KELLEY [REDACTED]
[REDACTED]
ROEBLING, NJ 08554-1215

Our Client: Target National Bank
Client Account #: xxxxxxxxxxxx [REDACTED]
Our Account #: [REDACTED]

Current Balance: \$2,629.87
Settlement Amount: \$789.00

To Whom It May Concern:

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

We have been authorized to accept a settlement on the above referenced account for \$789.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$789.00	02/28/2012

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 Target National Bank 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, [REDACTED SIGNATURE]

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.