



Hours
am - 9pm
- 6pm
12pm

Fax - 609-518-9442

**\$2,065.39
SAVED**

January 7, 2011

██████████
C/O LAW OFFICE OF KEVIN STROUD II
24402 W LOCKPORT ST STE 221
PLAINFIELD, IL 60544-4268

Our Client: Barclays Bank Delaware
Client Account #: xxxxxxxxxxxx0922
Our Account #: ██████████

Current Balance: \$3,442.34
Settlement Amount: \$1,376.95

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 \$1,376.95 in accordance with the payment schedule below.

AMOUNT	DATE
***\$400.00	01/20/2011
***\$195.39	02/20/2011
***\$195.39	03/20/2011
***\$195.39	04/20/2011
***\$195.39	05/20/2011
***\$195.39	06/20/2011

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.