



**Hours**  
Mon: 8am - 9pm  
Tue - 6pm  
Sat: 8am - 12pm

Fax - 609-518-9442

**\$1,056.50  
SAVED**

November 21, 2011



LOS ANGELES, CA 90065--4810

Our Client: Target National Bank  
Client Account #: [Redacted]  
Our Account #: [Redacted]

Current Balance: \$2,078.00  
Settlement Amount: \$1,021.50

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 \$1,021.50 in accordance with the payment schedule below.

AMOUNT	DATE
***\$270.40	11/28/2011
***\$107.30	12/28/2011
***\$107.30	01/28/2012
***\$107.30	02/28/2012
***\$107.30	03/28/2012
***\$107.30	04/28/2012

AMOUNT	DATE
***\$107.30	05/28/2012
***\$107.30	06/28/2012

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,

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.

**NOTICE TO RESIDENTS OF CALIFORNIA: THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER**