

Office Hours
Thu: 8am - 9pm
: 8am - 6pm
8am - 12pm

**\$1,676.75
SAVED**

January 20, 2011

[REDACTED]
EAST LANSING, MI 48823--9445

Our Client: Target National Bank
Client Account #: xxxxxxxxxxxx1077
Our Account #: [REDACTED]

Current Balance: \$2,579.75
Settlement Amount: \$903.00

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 \$903.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$400.00	01/27/2011
***\$125.75	02/20/2011
***\$125.75	03/20/2011
***\$125.75	04/20/2011
***\$125.75	05/20/2011

You agree to make each payment by Check or Money Order, express 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,

[Handwritten 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.