

Fax Transmission

Attention to:-

Name: MIKE

Company:

Date: 2019-03-22

Time: 10:02:44 A

From:-

Name: Dixon, Crystal D

Company: Phillips and Cohen Associates,
Ltd.

Telephone:

Pages: 13

RE: RICARDO CORDOVA, ETAL

Comments/Notes:



PHILLIPS & COHEN
ASSOCIATES, LTD.

1002 Justison Street
Wilmington, DE 19801
PH 866-321-2195; TTY Dial 711
Email: mail@phillips-cohen.com
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm EST

March 22, 2019

RICARDO CORDOVA
CO CONSUMER LAW GROUP
7945 CARTILLA AVE STE B
RANCHO CUCAMONGA, CA 91730-3069

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 2816
Balance: \$3,077.30
Regarding: Barclaycard Rewards MasterCard

PCA Reference Number: 21712299
Settlement Amount: \$1,080.00

To RICARDO CORDOVA:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware. We have been authorized to reduce the balance on the above referenced account to \$1,080.00 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
****\$90.00	08/30/2017	****\$90.00	09/30/2017
****\$90.00	10/30/2017	****\$90.00	11/30/2017
****\$90.00	12/30/2017	****\$90.00	01/30/2018
****\$90.00	02/28/2018	****\$90.00	03/30/2018
****\$90.00	04/30/2018	****\$90.00	05/30/2018
****\$90.00	06/30/2018	****\$90.00	07/30/2018

You agree to make each payment by Check by phone.

This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void. Upon receipt of your final settlement payment, plus a 15 day waiting period to validate funds, Barclays Bank Delaware will consider your account settled for less than the full balance and will send an update to the consumer reporting agencies reflecting such settlement. Please allow up to 60 days for the information to be updated and appear on your credit report. Barclays Bank Delaware is not affiliated with the consumer reporting agencies and does not control when the consumer reporting agencies actually make the update.

This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.

Thank you for your commitment to resolving this obligation.

Sincerely, *Crystal Dixon*
Phillips & Cohen Associates, Ltd.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.



PHILLIPS & COHEN
ASSOCIATES LTD.

PLEASE SEE IMPORTANT INFORMATION ON THE NEXT PAGE



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CLAUDE CARR
CONSUMER LAW GROUP
7945 CARTILLA AVE STE B
RANCHO CUCAMONGA, CA 91730-3069

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 0937
Balance: \$992.60
Regarding: Juniper Credit Card

PCA Reference Number: 21896429
Settlement Amount: \$348.00

To CLAUDE CARR:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware. We have been authorized to reduce the balance on the above referenced account to \$348.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$348.00	03/28/2019

You agree to make each payment by Check by phone.

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Thank you for your commitment to resolving this obligation.

Sincerely, *Crystal Nixon*
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PEARLIE BLACKMON COTTON
1898 OLAMAR WAY
SAN DIEGO, CA 92139-3959

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 7680
Balance: \$701.30
Regarding: Barclaycard Breeze MasterCard

PCA Reference Number: 22954574
Settlement Amount: \$246.00

To PEARLIE BLACKMON COTTON:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Barclays Bank Delaware. We have been authorized to reduce the balance on the above referenced account to \$246.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$246.00	02/26/2019

You agree to make each payment by Check or Money Order, regular/certified mail.

Please make payments payable to Phillips & Cohen Associates and send to 1002 Justison Street, Wilmington, DE 19801. Please include your PCA reference number on all payments and correspondence.

This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void. Upon receipt of your final settlement payment, plus a 15 day waiting period to validate funds, Barclays Bank Delaware will consider your account settled for less than the full balance and will send an update to the consumer reporting agencies reflecting such settlement. Please allow up to 60 days for the information to be updated and appear on your credit report. Barclays Bank Delaware is not affiliated with the consumer reporting agencies and does not control when the consumer reporting agencies actually make the update.

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Thank you for your commitment to resolving this obligation.

Sincerely, *Crystal Nixon*
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STEPHANIE M BASINGER
2689 CIDER DR
CLARKSVILLE, TN 37040-2899

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 8607
Balance: \$1,003.46
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23079522
Settlement Amount: \$402.00

To STEPHANIE M BASINGER:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to reduce the balance on the above referenced account to \$402.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$402.00	03/28/2019

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will no longer have any further obligation to PORTFOLIO ASSET GROUP 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 commitment to resolving this obligation.

Sincerely, *Crystal Dixon*
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.

This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance.



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WESLEY W BOXLEY
PO BOX 108
LITTLE ROCK, AR 72203-0108

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 7840
Balance: \$316.16
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23079639
Settlement Amount: \$127.00

To WESLEY W BOXLEY:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to reduce the balance on the above referenced account to \$127.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$127.00	03/28/2019

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will no longer have any further obligation to PORTFOLIO ASSET GROUP regarding the above referenced account. This arrangement will be cancelled if payments are not made in accordance with the indicated schedule.

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RENEE A FRY
138 2ND ST
SHELBY, OH 44875-1057

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 2065
Balance: \$996.60
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23079838
Settlement Amount: \$399.00

To RENEE A FRY:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to reduce the balance on the above referenced account to \$399.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$399.00	03/28/2019

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will no longer have any further obligation to PORTFOLIO ASSET GROUP regarding the above referenced account. This arrangement will be cancelled if payments are not made in accordance with the indicated schedule.

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TIFFANY A CASTILLO
7801 HAROLD ST
LAMONT, CA 93241-2909

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 9452
Balance: \$400.58
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23080124
Settlement Amount: \$161.00

To TIFFANY A CASTILLO:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to reduce the balance on the above referenced account to \$161.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$161.00	03/28/2019

You agree to make each payment by Check by phone.

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JERRY CAREY
2502 ALICIA CT
LITTLE ROCK, AR 72204-4270

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 8959
Balance: \$908.69
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23080841
Settlement Amount: \$364.00

To JERRY CAREY:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to reduce the balance on the above referenced account to \$364.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$364.00	03/28/2019

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will no longer have any further obligation to PORTFOLIO ASSET GROUP regarding the above referenced account. This arrangement will be cancelled if payments are not made in accordance with the indicated schedule.

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RUFFIN J BARNES
423 CHAPMAN PLANTATION RD
JESUP, GA 31545-7495

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 7622
Balance: \$2,214.48
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23083298
Settlement Amount: \$886.00

To RUFFIN J BARNES:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for PORTFOLIO ASSET GROUP. We have been authorized to reduce the balance on the above referenced account to \$886.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$886.00	03/28/2019

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will no longer have any further obligation to PORTFOLIO ASSET GROUP regarding the above referenced account. This arrangement will be cancelled if payments are not made in accordance with the indicated schedule.

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