



PHILLIPS & COHEN
ASSOCIATES, LTD.

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March 16, 2019

GLENDAS MURPHY
CO CONSUMER LAW GROUP
7945 CARTILLA AVE STE A
RANCHO CUCAMONGA, CA 91730-3069

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 3462
Balance: \$1,730.26
Regarding: Barclaycard Rewards MasterCard

PCA Reference Number: 22109819
Settlement Amount: \$669.00

To GLENDAS MURPHY:

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 \$669.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$699.00	03/28/2019

You agree to make each payment by Bank Wire.

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 Nixon*
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.