

## Fax Transmission

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**Attention to:-**

Name: NATE

Company:

Date: 2019-04-05

Time: 11:00:54 A

**From:-**

Name: Dixon, Crystal D

Company: Phillips and Cohen Associates,  
Ltd.

Telephone:

Pages: 7

**RE: JERE ROBERTSON, ETAL**

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Comments/Notes:



**PHILLIPS & COHEN**  
ASSOCIATES, LTD.

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

April 5, 2019

LORRAINE Y VELAZQUEZ  
982 CUMBERLAND DR  
KISSIMMEE, FL 34759-5990

Our Client/ Your Creditor: Merrick Bank Corporation  
Client account number: 1214  
Balance: \$1,015.44

PCA Reference Number: 23010178  
Settlement Amount: \$420.00

To LORRAINE Y VELAZQUEZ:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Merrick Bank Corporation. We have been authorized to reduce the balance on the above referenced account to \$420.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$420.00	04/26/2019

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 Merrick Bank Corporation 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 Nixon*  
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.



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April 5, 2019

VALLORY K WILLIAMS  
5239 WINDMILL PL  
EVANS, GA 30809-6789

Our Client/ Your Creditor: Barclays Bank Delaware  
Client account number: 8335  
Balance: \$1,508.30  
Regarding: NFL Extra Points Program

PCA Reference Number: 23093209  
Settlement Amount: \$530.00

To VALLORY K WILLIAMS:

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 \$530.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$530.00	04/26/2019

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 ensure funds are not returned as non-sufficient, your account will be settled for less than the full balance. Barclays Bank Delaware will submit a request to the consumer reporting agencies to reflect the settlement. Please allow 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.

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April 5, 2019

BETTY J WHITAKER  
278 LAKERIDGE CIR  
TROUTVILLE, VA 24175-6769

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP  
Client account number: 2709  
Balance: \$416.94  
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23125141  
Settlement Amount: \$200.00

To BETTY J WHITAKER:

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 \$200.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$200.00	04/26/2019

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.

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April 5, 2019

PHILLIP A WOOD  
1012 TRILOGY LOOP  
APT WOE  
SUFFOLK, VA 23435-3645

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP  
Client account number: 3085  
Balance: \$443.38  
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23125285  
Settlement Amount: \$220.00

To PHILLIP A WOOD:

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 \$220.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$220.00	04/26/2019

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 Nixon*  
Phillips & Cohen Associates, Ltd.

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April 5, 2019

JACQUELINE WYATT  
361 21ST ST  
EAST MOLINE, IL 61244-1232

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP  
Client account number: 1830  
Balance: \$2,061.09  
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23125816  
Settlement Amount: \$825.00

To JACQUELINE WYATT:

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 \$825.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$825.00	04/26/2019

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 Nixon*  
Phillips & Cohen Associates, Ltd.

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April 5, 2019

JERE ROBERTSON  
103 ROBERTSON DR  
MALAKOFF, TX 75148-9355

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP  
Client account number: 9390  
Balance: \$979.05  
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23127364  
Settlement Amount: \$400.00

To JERE ROBERTSON:

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 \$400.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$400.00	04/26/2019

You agree to make each payment by Bank Wire.

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 Nixon*  
Phillips & Cohen Associates, Ltd.

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