



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

April 11, 2019

JOSEPH A MORGAN
2804 DUBARRY DR
APT 1703
GAUTIER, MS 39553-6338

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 6966
Balance: \$739.11
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23078691
Settlement Amount: \$296.00

To JOSEPH A MORGAN:

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 \$296.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$296.00	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.

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.