

Fax Transmission

Attention to:-

Name: NATE

Company:

Date: 2019-03-21

Time: 04:37:28 P

From:-

Name: Dixon, Crystal D

Company: Phillips and Cohen Associates,
Ltd.

Telephone:

Pages: 7

RE: LISA SHELLEY, 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 21, 2019

LISA A SHELLEY
6135 FAIRFIELD RD
UNIT 20
OXFORD, OH 45056-1581

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 8729
Balance: \$1,944.03
Regarding: Barclaycard Rewards MasterCard

PCA Reference Number: 22781901
Settlement Amount: \$700.00

To LISA A SHELLEY:

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 \$700.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$700.00	03/22/2019

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 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.



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March 21, 2019

DONALD ROSS
527 W ENGLEWOOD AVE
CHICAGO, IL 60621

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 4343
Balance: \$1,180.22
Regarding: Citibank, N.A.

PCA Reference Number: 22943658
Settlement Amount: \$510.00

To DONALD ROSS:

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 \$510.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$510.00	03/22/2019

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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LEIGHA N WEHRLE
6021 SKYLARK LN
CHARLESTON, WV 25312-9448

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number: 2929
Balance: \$2,349.50
Regarding: Barclaycard Rewards MasterCard

PCA Reference Number: 22955340
Settlement Amount: \$800.00

To LEIGHA N WEHRLE:

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 \$800.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$800.00	03/22/2019

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.

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Sincerely, *Crystal Dixon*
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JOHN P TODD
1128 N FAIRVIEW AVE
LIBERAL, KS 67901-2244

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 5956
Balance: \$594.51
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23080026
Settlement Amount: \$240.00

To JOHN P TODD:

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 \$240.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$240.00	03/22/2019

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*
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March 21, 2019

HEATHER RICE
113 WARREN AVE
BAKERSFIELD, CA 93308-4351

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 9433
Balance: \$972.81
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23080122
Settlement Amount: \$485.00

To HEATHER RICE:

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 \$485.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$485.00	03/22/2019

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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JULIO SOLANO
3524 1/2 MARKET ST
GLENDALE, CA 91208-1210

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 5787
Balance: \$1,843.03
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23081816
Settlement Amount: \$750.00

To JULIO SOLANO:

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 \$750.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$750.00	03/22/2019

You agree to make each payment by Bank Wire.

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