

## Fax Transmission

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**Attention to:-**

**Name:** NJOKIMAN

**Company:**

**Date:** 2019-04-08

**Time:** 09:20:10 A

**From:-**

**Name:** Dixon, Crystal D

**Company:** Phillips and Cohen Associates,  
Ltd.

**Telephone:**

**Pages:** 2

**RE: MARGARET VANFAUSSIEN**

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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 8, 2019

MARGARET E VANFAUSSIEN  
1088 BUNDY DR  
WEIDMAN, MI 48893-8804

Our Client/ Your Creditor: Barclays Bank Delaware  
Client account number: 7293  
Balance: \$443.71  
Regarding: Barclaycard Rewards MasterCard

PCA Reference Number: 22897736  
Settlement Amount: \$140.00

To MARGARET E VANFAUSSIEN:

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 \$140.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$140.00	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 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.