



PHILLIPS & COHEN
ASSOCIATES, LTD.

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Email: mail@phillips-cohen.com
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm EST

March 16, 2019

MOHAMMED IMROZ
25800 INDUSTRIAL BLVD
APT H166
HAYWARD, CA 94545

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP
Client account number: 8617
Balance: \$2,111.82
Regarding: Citibank, N.A.

PCA Reference Number: 22944586
Settlement Amount: \$845.00

To MOHAMMED IMROZ:

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 \$845.00 in accordance with the payment schedule below.

| AMOUNT | DATE |
|-------------|------------|
| ***\$845.00 | 03/28/2019 |

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 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.