

## Fax Transmission

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**Attention to:-**

**Name:** MIKE

**Company:**

**Date:** 2019-04-04

**Time:** 03:18:56 P

**From:-**

**Name:** Dixon, Crystal D

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

**Telephone:**

**Pages:** 5

**RE: NADIA ABDALLA, ETAL**

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**Comments/Notes:**



**PHILLIPS & COHEN**  
ASSOCIATES, LTD.

1004 Justison Street  
Wilmington, DE 19801  
PH 866-504-5612; 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 4, 2019

NADIA ABDALLA  
17 WRIGHT ST  
N PROVIDENCE, RI 02911-1223

Our Client/ Your Creditor: Citibank, N.A.  
Client account number: 0161  
Balance: \$1,787.00  
Regarding: CITI MASTERCARD

PCA Reference Number: 23098322  
Settlement Amount: \$715.00

To NADIA ABDALLA:

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Citibank, N.A.. We have been authorized to reduce the balance on the above referenced account to \$715.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$715.00	04/15/2019

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will be released from any further obligation to Citibank, N.A. regarding the above referenced account. The arrangement will be cancelled if payments are not made in accordance with the indicated schedule. Although the current offer has an expiration date, opportunities to settle may be available at a later date.

Thank you for your commitment to resolving this obligation.

Sincerely, *Crystal Nixon*  
Phillips & Cohen Associates, Ltd.

This settlement may have tax consequences. Please consult your tax advisor.

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.



**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 4, 2019

JANICE GREEN  
121 E CLARKE PL  
APT 6H  
BRONX, NY 10452-7617

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP

Client account number: 2626

Balance: \$379.57

Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23123263

Settlement Amount: \$152.00

To JANICE GREEN:

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 \$152.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$152.00	04/15/2019

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.

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.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;



**PHILLIPS & COHEN**  
ASSOCIATES LTD.

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10. Federal student loans, federal student grants, and federal work study funds; and
  11. Ninety percent of your wages or salary earned in the last sixty days.

This collection agency is licensed by the New York City Department of Consumer Affairs, license number: 1066574. If you have questions, please contact the supervisor for this account, Brian Carscadden at 866-321-2195.



**PHILLIPS & COHEN**  
ASSOCIATES, LTD.

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Wilmington, DE 19801  
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April 4, 2019

ROY D GRIFFIN  
186 STOCK LANDING RD  
DEVILLE, LA 71328-9259

Our Client/ Your Creditor: PORTFOLIO ASSET GROUP  
Client account number: 3566  
Balance: \$744.74  
Regarding: CAPITAL ONE, N.A.

PCA Reference Number: 23123889  
Settlement Amount: \$298.00

To ROY D GRIFFIN:

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 \$298.00 in accordance with the payment schedule below.

AMOUNT	DATE
***\$298.00	04/15/2019

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.

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.