

**Knight & Hooper, PLLC**

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March 4, 2019

Philip Sellers P.C.

17AC039

Creditor: Barclays Bank Delaware

Merchant: Barclaycard Rewards MasterCard

Debtor: Charlotte Kooi

Original Account #:\*\*\*\*\*5252 (last 4 digits only)

Amount of Debt - \$2,034.31

I am forwarding the following itemization of your account as you requested. It is my understanding that you will make your next payment in the amount of \$500.00 by March 31, 2019 and the next 22 months 44.57 then a final payment of 44.46. Your account will be considered settled in full when \$1525.00 has been paid per our verbal agreement this date. Failure to make payments when due will render our agreement null and void and the balance in full will become due at once. 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 offer will be null and void. If necessary, any legally chargeable costs to enforce payment in full may be added.

Once your account is settled for less than the full balance, Barclays Bank Delaware will send notification to the credit reporting agencies to reflect the settlement. Please allow Barclays Bank Delaware at least 30 days for the change to be updated on your credit bureau. This settlement may have tax consequences. If you are uncertain of the tax consequences, you should consult a tax advisor.

*Please note that even if your account is paid ahead you must still continue to make the regular payments you have promised to make.*

***This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.***

Yours very truly,

**Shelia**

Collector (not an attorney)

1156MBAR