



PHILLIPS & COHEN
ASSOCIATES LTD.

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Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm EST

April 22, 2020

[REDACTED]

55% REDUCTION
\$5,525.47 SAVED

Our Client/ Your Creditor: Citibank, N.A.
Client account number: [REDACTED]
Balance: \$10,047.47
Regarding: Citi Mastercard

PCA Reference Number: [REDACTED]
Settlement Amount: \$4,522.00

To [REDACTED]

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 \$4,522.00 in accordance with the payment schedule below.

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. This settlement arrangement will expire within 10 days of the initial payment date if payment is not received. 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, *T. Nydre Redden*
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.

PLEASE SEE IMPORTANT INFORMATION ON THE NEXT PAGE