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

January 16, 2020

MARY [REDACTED]
[REDACTED]

60% REDUCTION

Our Client/ Your Creditor: Barclays Bank Delaware
Client account number [REDACTED]
Balance: **\$2,071.98**
Regarding: Wyndham Rewards Visa Card

PCA Reference Number: [REDACTED]
Settlement Amount: **\$830.00**

To MARY [REDACTED]

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 \$830.00 in accordance with the payment schedule on the next page.

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, *Tnydre Redden*
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.

PLEASE SEE IMPORTANT INFORMATION ON THE NEXT PAGE