



[REDACTED]

Email: [REDACTED]

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

October 18, 2017

[REDACTED]

Enrolled Balance:	\$2,008.60
Current Balance:	\$1,825.69
Settlement Amount:	\$730.28
Settlement %:	36.36%
<b>% Debt Reduction:</b>	<b>42.64%</b>

RE: [REDACTED]  
Our Client/your creditor: Merrick Bank Corporation  
Client account number: 3799  
Balance: \$1,825.69

Our account number: [REDACTED]  
Settlement Amount: \$730.28



To Whom It May Concern:

Pursuant to our telephone conversation, Phillips & Cohen Associates, Ltd. is the authorized representative for Merrick Bank Corporation. We have been authorized to accept a settlement on the above referenced account for \$730.28 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
****\$74.00	10/27/2017	****\$74.00	11/28/2017
***\$582.28	12/28/2017		

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 Merrick Bank Corporation regarding the above referenced account. The arrangement will be cancelled if payments are not made in accordance with the indicated schedule.

Thank you for your prompt attention and cooperation with this matter.

Sincerely, [REDACTED]  
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;



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