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Wilmington, DE 19801  
PH 866-504-1701; TTY Dial 711  
Email: mail@phillips-cohen.com  
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm EST

November 21, 2019

████████████████████  
11 BROADWAY SUITE 1600  
NEW YORK, NY 10004

Our Client/ Your Creditor: Prosper Marketplace, Inc.  
Client account number: ██████████  
Balance: \$14,448.85

PCA Reference Number: ██████████  
Settlement Amount: \$5,779.54

To ██████████

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Prosper Marketplace, Inc.. We have been authorized to reduce the balance on the above referenced account to \$5,779.54 in accordance with the payment schedule on the next page.

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 Prosper Marketplace, Inc. 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, *T Nydre Redden*  
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.

PLEASE SEE IMPORTANT INFORMATION ON THE NEXT PAGE



**PAYMENT SCHEDULE**

AMOUNT	DATE	AMOUNT	DATE
****\$50.00	11/29/2019	***\$200.00	12/28/2019
***\$200.00	01/28/2020	***\$200.00	02/28/2020
***\$200.00	03/28/2020	***\$200.00	04/28/2020
***\$785.00	05/28/2020	***\$785.00	06/28/2020
***\$785.00	07/28/2020	***\$785.00	08/28/2020
***\$785.00	09/28/2020	***\$804.54	10/28/2020

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;
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 866-504-1701.