

Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801-5148
CHANGE SERVICE REQUESTED



PHILLIPS & COHEN
ASSOCIATES LTD.

Ph 866-321-2195 • TTY Dial 711 • mail@phillips-cohen.com
Office Hours: M-Th: 8am-9pm, Fri: 8am-6pm EST
Sat: 8am-12pm EST

October 12, 2023

[REDACTED]
c/o National Debt Relief
11 Broadway
Ste 1600
New York NY 10004-1462

Phillips & Cohen Associates, Ltd.
Mail Stop: 165
1002 Justison Street
Wilmington, DE 19801-5148



PCA Reference #: 27759698
Balance: \$3,543.95

Re: Creditor / Our Client: Merrick Bank Corporation
Creditor Acct #: [REDACTED]
PCA Reference #: 27759698
Balance: \$3,543.95

Dear [REDACTED]:

We are writing to confirm that you have entered into a settlement arrangement with Phillips & Cohen Associates, Ltd. on behalf of your creditor, our client, Merrick Bank Corporation, regarding the above referenced account.

You have agreed to settle the above referenced account for **\$1,418.00** in accordance with the payment schedule on the next page. The first payment in the amount of **\$25.00** will occur on **10/26/23**.

If the payments are made as scheduled, a settlement in full of the debt will be completed. Please send payments to: Phillips & Cohen Associates, Ltd., Mail Stop: 165, 1002 Justison Street, Wilmington, DE 19801-5148

If you have any questions, you may contact our office at the above telephone number.

Sincerely, Phillips & Cohen Associates, Ltd.

2CSPCAL04696P_551124734

**** IMPORTANT CONSUMER INFORMATION ****

This is an attempt, by a debt collector, to collect a debt. Any information obtained will be used for that purpose.

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, Dino Capp at 866-321-2195.