

**PHILLIPS & COHEN**

ASSOCIATES LTD.

1002 Justison Street
Wilmington, DE 19801
PH 866-321-2195; TTY Dial 711
Email: mail@phillips-cohen.com

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

September 18, 2025

A large black rectangular redaction box covering several lines of text.

Our Client/ Your Creditor: Merrick Bank Corporation

Client account number: A black rectangular redaction box.

Balance: \$3,347.26

Reference Number: A black rectangular redaction box.

Settlement Amount: \$1,171.54

To A black rectangular redaction box.

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Merrick Bank Corporation. We have been authorized to reduce the balance on the above referenced account to \$1,171.54 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 Merrick Bank Corporation 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 addressing this obligation.

Sincerely,

A handwritten signature in black ink that reads 'Dino Capp'.

Dino Capp
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