

1002 Justison Street
Wilmington, DE 19801

Email: mail@phillips-cohen.com

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

August 7, 2017

[REDACTED]

RE: [REDACTED]
Our Client/your creditor: Merrick Bank Corporation
Client account number: 3723
Balance: \$2,769.47

Our account number: [REDACTED]
Settlement Amount: \$1,108.00

40% Settlement
60% Savings!

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 \$1,108.00 in accordance with the payment schedule below.

AMOUNT	DATE	AMOUNT	DATE
***\$108.00	08/10/2017	***\$200.00	09/10/2017
***\$200.00	10/10/2017	***\$200.00	11/10/2017
***\$200.00	12/10/2017	***\$200.00	01/10/2018

You agree to make each payment by Check or Money Order, regular/certified mail.

Please send payments to:

Phillips & Cohen Associates, Ltd.
1002 Justison Street
Wilmington, DE 19801

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.