

4285 Genesee Street
Cheektowaga, NY 14225-1943

NORTHSTAR LOCATION SERVICES, LLC
Hours Monday-Friday 8AM-8PM ET

Return Service Requested

Payment website: <https://www.gotonls.com>
Toll free: 1-888-820-0964
Facsimile: 716-565-6928

7/19/2021

Creditor: Barclays Bank Delaware

Account #: [REDACTED]

Reference #: [REDACTED]

Balance: \$3,949.88

Settlement Due: \$1,383.00

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5366 PLAINFIELD AVE NE
GRAND RAPIDS, MI 495251074

35% Settlement, Barclays Bank!

To ensure proper credit, return this portion with your payment.

Creditor	Account #	Balance	Amount Remitted
Barclays Bank Delaware	***** [REDACTED]	\$3,949.88	

We are an authorized representative for Barclays Bank Delaware / Carnival MasterCard. This letter will confirm we have agreed to accept less than the full balance due as settlement on the above account. The settlement as offered shall be in the total amount of \$1,383.00, payable in 12 installments as scheduled below. Upon clearance of funds, the above-mentioned account will be closed as settlement in full.

Payment Terms

Installment #	Payment Amount Due	Due Date	Installment #	Payment Amount Due	Due Date
1	\$118.00	7/29/2021	7	\$115.00	1/29/2022
2	\$115.00	8/29/2021	8	\$115.00	2/28/2022
3	\$115.00	9/29/2021	9	\$115.00	3/29/2022
4	\$115.00	10/29/2021	10	\$115.00	4/29/2022
5	\$115.00	11/29/2021	11	\$115.00	5/29/2022
6	\$115.00	12/29/2021	12	\$115.00	6/29/2022
Total Amount Due				\$1,383.00	

Please contact our office toll free at [REDACTED] to make your payment.

This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void.

This settlement may have tax consequences. If you are uncertain of the tax consequences, consult a tax advisor.

Upon receipt of your final settlement payment, plus a 15-day waiting period to ensure funds are not returned as non-sufficient, your account will be settled for less than the full balance. Barclays Bank Delaware will submit a request to the consumer reporting agencies to reflect the settlement. Please allow 60 days for the information to be updated and appear on your credit report. Barclays Bank Delaware is not affiliated with the consumer reporting agencies and does not control when the consumer reporting agencies actually make the update.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

