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



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

November 20, 2020

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

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PCA Reference #: Balance: \$3,176.80

Merrick Bank Settled for 45%!

Re: Creditor / Our Client: Merrick Bank Corporation Creditor Acct #:

PCA Reference #: Balance:

Dear

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 \$1,430.00 in accordance with the payment schedule on the next page. The first payment in the amount of \$50.00 will occur on 11/28/20.

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.

** IMPORTANT CONSUMER INFORMATION **

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