



PHILLIPS & COHEN
ASSOCIATES LTD.

1004 Justison Street
Wilmington, DE 19801
PH 866-504-5612; TTY Dial 711
Email: mail@phillips-cohen.com
Office Hours: M - Th: 8am - 9pm; Fri.: 8am - 6pm; Sat: 8am - 12pm EST

November 6, 2019

[REDACTED]
[REDACTED]
[REDACTED]

Our Client/ Your Creditor: Department Stores National Bank (DSNB)

Client account number [REDACTED]

PCA Reference Number: [REDACTED]

Balance: \$1,512.11

Settlement Amount: \$605.00

Regarding: MACY'S

To [REDACTED]

As mentioned in our previous communications, Phillips & Cohen Associates, Ltd. is the authorized representative for Department Stores National Bank (DSNB). We have been authorized to reduce the balance on the above referenced MACY'S account to \$605.00 in accordance with the payment schedule below.

You agree to make each payment by Check by phone.

Upon receipt and clearance of the above referenced payment(s), you will be released from any further obligation to Department Stores National Bank (DSNB) regarding the above referenced account. This settlement arrangement will expire within 10 days of the initial payment date if payment is not received. The arrangement will be cancelled if payments are not made in accordance with the indicated schedule. Although the current offer has an expiration date, opportunities to settle may be available at a later date.

Thank you for your commitment to resolving this obligation.

Sincerely, *Nydra Redden*
Phillips & Cohen Associates, Ltd.

This settlement may have tax consequences. Please consult your tax advisor.

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

A Reputation for Service

consumer
DEBT HELP ASSOCIATION

www.ConsumerDebtHelpAssociation.org

IS DEBT CONTROLLING YOUR LIFE?
WE CAN HELP

CLICK HERE
FOR A FREE CONSULTATION

