

PHILLIPS AND COHEN ASSOCIATES, LTD.
1002 JUSTISON STREET
WILMINGTON, DE 198011
PH (888) 344-0900
FX (609) 518-9171

01/12/10

[REDACTED]

Our Client: [REDACTED]
Client Acct.#: [REDACTED]
Our Acct.#: [REDACTED]
Principal Balance: \$3,380.11
Settlement: \$1,100.00

[REDACTED]

Pursuant to our telephone conversation of 01/12/10, Phillips and Cohen Associates, Ltd. has been retained to serve as authorized representatives for ADVANTA BUSINESS CARDS.

Effective immediately, Phillips and Cohen Associates, Ltd. has been authorized to accept \$1,100.00 settlement in full on the above referenced account if consummated 01/22/10.

Upon receipt of \$1,100.00, you will be released from any further obligation to ADVANTA BUSINESS CARDS regarding the above referenced account.

SETTLEMENT TO BE CONSUMMATED AS FOLLOWS:

\$1,100.00 due on or before 1/22/2010.

IF ANY OF THE ABOVE PAYMENTS ARE NOT RECEIVED BY THE ABOVE REFERENCED DATES, THE SETTLEMENT WILL BE NULL AND VOID.

Thank you for your prompt attention to this matter.

PHILLIPS AND COHEN ASSOCIATES, LTD.

Robert Bracc



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.