

Phillips & Burns LLC
461 Ellicott St.
3rd Floor
Buffalo, NY 14203
(800)840-9166

January 16, 2008

[REDACTED] MICHAEL
[REDACTED]
[REDACTED] TX
[REDACTED]

WITHOUT PREJUDICE

FILE#: [REDACTED]
CLIENT ACCOUNT# ...: [REDACTED] 24538
CREDITOR.....: BARCLAYS BANK/JUNIPER BANK
CLIENT.....: Harvest Credit

CURRENT BALANCE: **\$8,624.69**
SETTLEMENT AMOUNT: **\$3,115.00**

The balance of your account is as listed above. Our client has authorized us to release you from all responsibilities in regard to this debt for **\$3,115.00** . (Upon clearance of funds the above creditor will be notified, along with the correct adjustments made to the appropriate credit bureaus.)

The payment must be in our office **on or before January 22, 2008** as this offer will no longer be recognized by our office after said date.

Yours Truly,



Tony Evans
Claim Advisor

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