

4285 Genesee Street
 Cheektowaga, NY 14225-1943

Return Service Requested

REVIEWED

By DEBT 0 INC at 12:20 pm, Oct 18, 2016

NORTHSTAR LOCATION SERVICES, LLC

Hours Mon-Thurs 8AM-10PM ET,
 Fri 8AM-8PM ET, Sat 8AM-12PM ET
 Payment website: <https://www.gotonls.com>
 Toll free: 855-211-4583
 Facsimile: 716-565-6928

August 2, 2016

65% DESC.

[REDACTED]
 C/O DEBT ZERO
 14539 COMMERCE WAY
 MIAMI LAKES, FL 33016-0000

Creditor: Barclays Bank Delaware
 Account #: *****4203
 Reference #: 201600000503186
 ✓ Balance: \$1,969.27
 Settlement Due: \$690.00 ✓
 Amount Remitted: \$ _____

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

Creditor	Account #	Balance	Amount Remitted
Barclays Bank Delaware	*****4203	\$1,969.27 ✓	

We are an authorized representative for Barclays Bank Delaware/BARCLAYCARD REWARDS 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 \$690.00, payable in 2 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 ✓	\$460.00	08/31/2016	2	\$230.00	09/30/2016
				Total Amount Due	\$690.00

Please contact our office toll free at 855-211-4583 to make your payment. Please be advised that if this item does not clear through your bank, this settlement offer will be considered null and void. We are not obligated to renew this offer.

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

Once your account is settled for less than the full balance, Barclays Bank Delaware will send notification to the credit reporting agencies to reflect the settlement. Please allow Barclays Bank Delaware at least 30 days for the change to be updated on your credit bureau.

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