

Nov 22, 2017



Current Creditor: BARCLAYS BANK  
DELAWARE  
Account Number Ending In: [REDACTED]  
Original Creditor: Barclaycard  
Regarding: CARNIVAL MASTERCARD  
FRS File Number: [REDACTED]  
Outstanding Balance Due: \$7848.83  
Date of Last Payment: 2015-03-23  
Charge-Off Date: 2015-11-27  
Online PIN Number: [REDACTED] (Use PIN and FRS  
File # for Online Access at [REDACTED])

\*\*\*\*Settlement Reduction Offer\*\*\*\*

We are authorized to accept a settlement on the above listed account for \$3623.41 payable according to the following schedule of payments:

\$ 200.00 Payable on 11-30-2017	\$ 200.00 Payable on 12-28-2017
\$ 200.00 Payable on 01-28-2018	\$ 200.00 Payable on 02-28-2018
\$ 200.00 Payable on 03-28-2018	\$ 200.00 Payable on 04-28-2018
\$ 200.00 Payable on 05-28-2018	\$ 200.00 Payable on 06-28-2018
\$ 200.00 Payable on 07-28-2018	\$ 200.00 Payable on 08-28-2018
\$ 200.00 Payable on 09-28-2018	\$ 1423.41 Payable on 10-28-2018

When you have satisfied this agreement, the account will be considered settled in full for less than the full balance. Once your account is settled for less than the full balance, the Current Creditor will send notification to the credit reporting agencies to reflect the settlement. Please allow the Current Creditor at least 30 days for the change to be updated on your credit report. This letter is contingent on the clearance of all payments made towards the settlement. If any payment(s) made as part of the settlement fail to clear, this agreement will be null and void. If you need additional time to respond to this offer please feel free to call us at the toll free number listed below or use our online customer help desk. 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. FRS is not a law firm and FRS will not initiate any legal proceedings or provide you with legal or tax advice. The offers of settlement in this letter are merely offers to resolve your account for less than the balance due.

FRS now accepts some forms of payment online at [www.fin-rec.com](http://www.fin-rec.com). See your online access pin above. If you are sending your payment by overnight delivery, please use the following address: [REDACTED]

Sincerely,

[REDACTED]  
Account Manager

Toll Free: [REDACTED]

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector. See reverse side for important information.

Office hours are: Monday-Thursday, 7am to 8pm; Friday 7am to 5pm; Saturday 7am to noon.