

Capital Management Services, LP

February 10, 2023

Reference #: [REDACTED]
 Account #: XXXXXXXXXXXXXXX 1360
 Description: Barclaycard Rewards MasterCard
 Current Creditor: Barclays Bank Delaware
 Balance: \$5365.79

Dear [REDACTED]

Capital Management Services, L.P. has been engaged by Barclays Bank Delaware, and is authorized to accept less than the full balance on the above mentioned account. The settlement offer shall be in the total amount of \$1609.74, the final payment due on 02/15/2023. We are not obligated to renew this offer.

Installments	Amount	Due Date
1	\$1609.74	02/15/2023

You may submit any future payments to Capital Management [REDACTED]
 [REDACTED] for other convenient payment options.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied. This letter is contingent on the clearance of all payments made towards the settlement. If any payments made as part of the settlement fail to clear, this agreement will be null and void.

Upon receipt of your final settlement payment, plus a 15 day waiting period to ensure funds are not returned as non-sufficient, your account will be settled for less than the full balance. Barclays Bank Delaware will submit a request to the consumer reporting agencies to reflect the settlement. Please allow 60 days for the information to be updated and appear on your credit report. Barclays Bank Delaware is not affiliated with the consumer reporting agencies and does not control when the consumer reporting agencies actually make the update.

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

Please see the additional page with this letter that may contain important information. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

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

CMS - *SIF DUE – Barclay EO