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January 26, 2015

649462714899

[REDACTED]
[REDACTED]
[REDACTED]

RE: Our Client: SYNCHRONY BANK (jcp credit card) [REDACTED]
Your Client: [REDACTED]
Account Number: XXXXXXXXXXXXXXX [REDACTED]
Our File Number: [REDACTED]
Account Balance: \$2,564.61
Settlement Amount Due: \$851.36

To Whom It May Concern:

Please be advised that the requested payment arrangement to settle the above referenced matter in the amount of \$851.36 has been approved. Once your Client accepts, and I submit this settlement offer, your Client must make the agreed upon payment amount and scheduled payment date or the settlement offer may be voided. If this occurs your Client may be responsible for the entire balance of the account less any payments received or credits due. Therefore all future correspondence shall reflect the current overall account balance until all the terms of the settlement are completed. Upon receipt of the final payment, we will deem this account settled in full.

Pursuant to the terms agreed to, your Client will pay \$851.36 due on or before 1/30/2015 to settle the account in full. To insure proper credit and compliance with the aforementioned agreed upon settlement terms, please have your Client make the remittance payable to the above named client.

On behalf of our client the above named creditor and the LAW OFFICE OF PATENAUE & FELIX, we thank you for your cooperation in resolving this matter. If at any time we can be of further assistance relative to this matter, please do not hesitate to contact this office and an account representative will attempt to assist you.

SYNCHRONY BANK reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. You may receive a 1099C.

Very truly yours,

LAW OFFICE OF PATENAUE & FELIX

MICHAEL R. BOULANGER, ESQ.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

This is an attempt to collect a debt, and any information obtained will be used for that purpose.
Please fill in the stub below, detach the stub and return with your remittance.

Client: SYNCHRONY BANK

Account Number: XXXXXXXXXXXX3681
Our File Number: 14-21635

Remitter: _____

Amount Enclosed: \$ _____

PLEASE REMIT PAYMENT TO: 4545 MURPHY CANYON RD, 3RD FL, SAN DIEGO CA 92123