

ZWICKER & ASSOC., PC

ZWICKER & ASSOCIATES, P.C.

ATTORNEYS AT LAW

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THIS LAW FIRM  
EMPLOYS ONE OR MORE  
ATTORNEYS ADMITTED  
TO PRACTICE IN THE  
FOLLOWING STATES:

Personal and Confidential

January 5, 2015

ALASKA

ARIZONA

CALIFORNIA

COLORADO

CONNECTICUT

FLORIDA

GEORGIA

IDAHO

ILLINOIS

KENTUCKY

MARYLAND

MASSACHUSETTS

MICHIGAN

MINNESOTA

NEW JERSEY

NEW HAMPSHIRE

NEW YORK

NORTH CAROLINA

OHIO

OREGON

PENNSYLVANIA

SOUTH CAROLINA

TENNESSEE

TEXAS

VIRGINIA

WASHINGTON

WEST VIRGINIA

WISCONSIN

DISTRICT OF  
COLUMBIA

Creditor: Synchrony Bank

RE: Walmart MC account

Your client

Account number ending in

Balance: \$4,426.93

Dear Apple Law Group:

This letter will confirm that our client has agreed to accept \$1,108.00 as settlement in full of the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule below within 10 days of the date specified in the schedule, which will be considered timely receipt of the payment by this firm, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth below, (1) we will advise our client that the account is settled in full; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens.

Payment #	Date	Amount of Payment	Payment #	Date	Amount of Payment	Payment #	Date	Amount of Payment
001	1/14/15	\$1108.00						

If each payment set forth above is not received by this firm within 10 days of the date specified in the payment schedule above and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Your client should note the following:

Whenever \$600 or more is forgiven as a result of settling a debt for less than the balance owed, the creditor may be required to report the amount forgiven to the Internal Revenue Service on a 1099C form after which a copy would be mailed to your client by the creditor. If your client is uncertain of the legal or tax consequences he/she should be encouraged to consult a legal or tax advisor.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.