

PO BOX 965009
ORLANDO, FL 32896-5009

August 5, 2015

[REDACTED]
C/O STONE CREST LAW FIRM
919 RESERVE DR
ROSEVILLE CA 95678-1346



RE: Account Number Ending In: [REDACTED]

Dear [REDACTED]

We are contacting you regarding the JCPenney Credit Card account referenced above.

The current balance on your JCPenney Credit Card account as of 8/5/15, including interest and fees, is \$2,385.78.

As discussed in our recent telephone conversation regarding your JCPenney Credit Card account, if we receive all the payments set forth below by the indicated dates, we will consider this account settled for less than the full balance.

<u>Amount</u>	<u>Due Date</u>
\$397.63	8/14/15
\$397.63	9/14/15
\$397.63	10/15/15

If we fail to receive any of the above payments by the indicated dates, the account will not be settled pursuant to this arrangement.

SYNCHRONY BANK reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. You may receive a 1099C. Please consult your tax advisor if you have any questions regarding this notice. If you have already paid the agreed upon settlement or paid through an alternate payment method, disregard payment instructions.

If you have any questions, please call the phone number listed below.

Sincerely,

SYNCHRONY BANK
1-800-527-3369

This is an attempt to collect a debt and any information obtained will be used for that purpose.
Account is owned by SYNCHRONY BANK