Enrolled Balance:	$618.00
Current Balance:	$889.41
Settlement Amount:	$311.29
Settlement %:	50.37%
% Debt Reduction:	**24.63%**

SYNCHRONY BANK
P.O. Box 965009
Orlando, FL 32896-5009

[redacted]

DDTFTFTDFTDFFTFDAADFFATFDFDFAFFTDAFAATTFFTADFADTTTTDDAAATDAFATTAT

Account Number Ending In: 2110

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 11/22/17, including interest and fees, is $889.41.

As discussed in our recent telephone conversation regarding your 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. We will forgive the difference between the total of payments set forth below and the current balance on your account. We will report the account to the major consumer reporting agencies as "Account paid in full for less than the full balance". This description may vary by consumer reporting agency, and it may take up to 60 days after the payment is received for this update to appear on your personal credit report.

Payment amount of $102.73 due by 12/06/17.
Payment amount of $102.73 due by 01/06/18.
Payment amount of $105.83 due by 02/06/18.

You will continue to receive monthly billing statements until the settlement agreement has been completed. If we fail to receive the above payments by the indicated dates, the account will not be settled pursuant to this arrangement. If you have any questions, please call the phone number listed below. If you have already paid the agreed upon settlement or paid through an alternate payment method, disregard payment instructions.

Sincerely,

SYNCHRONY BANK
1-800-527-3369

Subject to certain exceptions, SYNCHRONY BANK is required under section 6050P of the Internal Revenue Code, and the regulations thereunder to issue a Form 1099-C for any discharge of debt of $600 or more. For these purposes, any portion of a debt that is canceled or forgiven is considered discharged. Under these rules, a discharge of debt must be reported regardless of whether the debtor is subject to tax on the discharged debt. Whether reported to you on Form 1099-C or not, amounts discharged may need to be included in your income. Please contact your tax adviser concerning the particular U.S. Federal income tax consequences to you.

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

synchrony

NATIONAL DEBT RELIEF