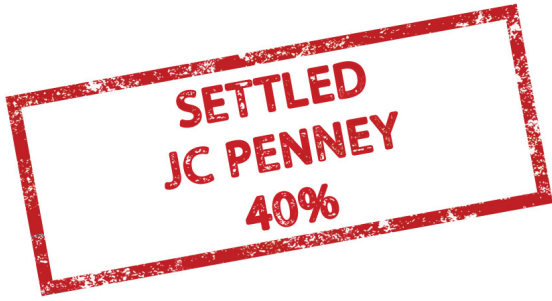


Date 07/10/2017

Current Balance \$ 4,981.96

Payment Amount

Hours of Operation (CST):  
Mon. - Thurs. 7:00 am - 6:00 pm,  
Fri. 7:00 am - 5:00 pm



Current Balance	Other / Fees	Principal	Interest	Original Account Number
\$ 4,981.96	\$ 0.00	\$ 4,981.96	\$ 0.00	[REDACTED]
Client		Original Creditor		Account Name
Second Round, LP		Synchrony Bank		JCP credit card

Dear [REDACTED]

Please be advised that your JCP credit card account issued by Synchrony Bank has been purchased by Second Round, LP. A balance of \$ 4,981.96 represents the current outstanding balance of this account. In accordance with our mutual agreement, please remit your first payment of \$11.00 on or before 7/31/2017. If you would like to make your payments over the phone, call toll free [REDACTED] and a representative will assist you.

Negotiated Amount: \$1,992.78 Number of Payments: 17 Down Payment Amount: \$11.00 Due Date: 7/31/2017

Monthly Payment Amount: \$11.00 8/31/2017-11/30/2017      Monthly Payment Amount: \$750.00 11/30/2018-11/30/2018  
 Monthly Payment Amount: \$32.00 12/31/2017-4/30/2018  
 Monthly Payment Amount: \$70.00 5/31/2018-6/30/2018  
 Monthly Payment Amount: \$137.78 7/31/2018-7/31/2018  
 Monthly Payment Amount: \$250.00 8/31/2018-10/31/2018

Please direct all future correspondence and payments concerning this account to:

[REDACTED]  
[REDACTED]  
[REDACTED]

The mutually agreed upon payment arrangement has been extended as a courtesy to you. Any payment returned from our bank after deposit will terminate this agreement. Also, late remittance of payments may void your payment arrangement and the balance in full will be requested. Please note that we are not required to make this offer to you in the future.

We may report information about your account to credit bureaus. This information may already appear on your credit report.

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

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION**