

[REDACTED]  
[REDACTED]

January 17, 2017

[REDACTED]  
[REDACTED]  
[REDACTED]



**SETTLED  
SYNCHRONY BANK  
45%**

RE: Original Institution: Synchrony Bank/JCPenney  
Original Account No.: [REDACTED]  
Cavalry Account No.: [REDACTED]  
Outstanding Balance: \$3580.27  
Client Name [REDACTED]

Dear [REDACTED]:

Based upon our contact on 01/17/2017, the following payment arrangement has been established. The total payment arrangement amount is \$1612.00 and the terms of this arrangement are as follows:

Individual Payment(s):	
01/27/2017	\$201.50
02/27/2017	\$201.50
03/27/2017	\$201.50
04/27/2017	\$201.50
05/27/2017	\$201.50
06/27/2017	\$201.50
07/27/2017	\$201.50
08/27/2017	\$201.50

All agreed upon payments must be received by their due dates. Failure to satisfy the terms of this payment arrangement will result in the revocation of the discount and reinstatement of the original terms of the account.

Once the final payment of the above arrangement has been received and the funds have cleared the banking system, this account will be closed with no further obligation.

Please note we are not obligated to renew this offer.

Sincerely,  
[REDACTED]  
[REDACTED]

**THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR, SEE REVERSE SIDE FOR IMPORTANT INFORMATION CONCERNING YOUR RIGHTS**