

[REDACTED]

SELIP & STYLIANOU, LLP
Attorneys at Law

[REDACTED]

NJ Office
10 Forest Avenue, Suite 300
Paramus, NJ 07652

[REDACTED]

Service of legal documents
not accepted by fax or email
January 16, 2017

[REDACTED]

[REDACTED]

**SETTLED
SYNCHRONY BANK
45%**

- * Admitted NY & NJ
- ≠ Admitted FL
- Admitted NY
- ◊ Admitted NJ
- ◊ Admitted PA

[REDACTED]

Creditor: SYNCHRONY BANK	
S&S #: [REDACTED]	Account No Ending in: [REDACTED]
Product Type: Old Navy Visa® Card	Consumer: [REDACTED]
Balance Due: \$4,444.69	

Dear Boulder [REDACTED]

Enclosed please find two (2) repayment agreements confirming your client's agreement to repay the sum of \$2,001.00. Please return one (1) signed agreement in the enclosed envelope. If you are interested in enrolling in the firm's automated bank account withdrawal service, please return one completed and signed Automatic Direct Payment Authorization Form with the fully signed agreement. The duplicate copies of both documents are for your records.

Please do not make any changes to the agreement without first getting express authorization from this office. Any unauthorized changes may cause this agreement to be null and void. Please note that all payments should be forwarded directly to this office and made payable to SYNCHRONY BANK or you can visit our website at www.seliplaw.com to make a payment. Our client requires that we state the following: "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."

If you should have any questions, please do not hesitate to contact this office.

Sincerely,

[REDACTED]

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

