

JPC-26-01873-41

CAUSE NO. _____

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

ISRAEL CASTILLO
Defendant

IN THE JUSTICE COURT

PRECINCT 4 PLACE 1

DALLAS COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of ISRAEL CASTILLO, the Defendant, and for cause of action shows:

Discovery Level

1. Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.8 of the Texas Rules of Civil Procedure.

Parties and Service of Citation

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

ISRAEL CASTILLO
700 W CENTER ST APT 156
DUNCANVILLE, TX 75116-4548

Venue and Jurisdiction; Relief Sought

4. Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve
The Underlying Obligation**

5. Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

6. When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

7. Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

Count I

8. Defendant had an account with SYNCHRONY BANK. Plaintiff purchased Defendant's debt on or about September 25, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	SYNCHRONY BANK
ACCOUNT NO.:	XXXXXXXXXXXX-6573
DATE OF CHARGE-OFF:	September 17, 2023
CHARGE-OFF BALANCE:	\$2,532.80
DATE OF ORIGINATION:	July 04, 2021

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

10. Demand for payment has been made by Plaintiff, and as of January 01, 2026, Defendant has refused and failed to remit the remaining principal amount of \$2,532.80. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$2,532.80 along with post judgment interest at the statutory rate provided by applicable law.

Conditions Precedent

12. All conditions precedent have been performed, have occurred, or should be excused.

Prayer

For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$2,532.80;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted
MIDLAND CREDIT MANAGEMENT, INC.



Cynthia Stevens

Brian Staley, Texas Bar No. 00797483
Michael Young, Texas Bar No. 24037759
Peter Newman, Texas Bar No. 24106928
Juan Goenaga, Texas Bar No. 00797868
Cynthia Stevens, Texas Bar No. 24129749
Genail Logan, Texas Bar No. 24117754
Sunny Park, Texas Bar No. 24149285
John Gillespie, Texas Bar No. 07926300
Amanda Okoli, Texas Bar No. 24140904
Eliel Escobedo Jr., Texas Bar No. 24124860
David D. Backer, Texas Bar No. 24128895
Kristy Gabrielova, Texas Bar No. 24042929
Attorneys for MIDLAND CREDIT MANAGEMENT,
INC.
P.O. Box 460568
Houston, TX 77056
Tel: (866) 300-8750
Fax: 877-232-9721
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN
ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.

You can view documents related to your account by visiting our website at www.midlandcredit.com and
logging into your account.

EXHIBIT A

 **synchrony**
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

Midland (S2FSMIDS) – PSCC 180 MP – September 2024

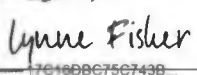
Transfer Date: 9/17/2024

For value received and in further consideration of the mutual covenants and conditions set forth in the Master Account Sale Agreement (the “Agreement”), dated as of this 13th day of February, 2023 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C., Synchrony Card Funding, LLC, and Retail Finance Credit Services, LLC (collectively “Seller”) and Midland Credit Management, Inc. (“Buyer”), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, the Accounts as set forth in the Notification File (as defined in the Agreement and Account Addendum dated 8/6/2024) named IC_S2FSMIDS_DMPLA_DebtManager-20240918050612568781000-438900-PLCMNT-EXPORT.xml.gzip, delivered by Seller to Buyer on or about the 17th of September, 2024, and as further described in the Agreement.

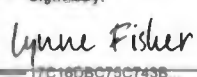
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized in the Notification Files, the Seller represents and warrants to Buyer that (i) the Account information constitutes the Seller’s own business records and accurately reflects in all material respects the information in the Seller’s database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account’s database; and (iv) it is the regular practice of the Seller’s business to maintain and compile such data.

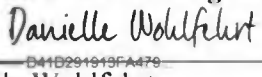
Synchrony Bank

Signed by: 
By: TC16DBC75C743B 9/27/2024
Lynne Fisher
SVP Recovery Operations

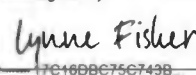
RFS Holding, LLC

Signed by: 
By: TC16DBC75C743B 9/27/2024
Lynne Fisher
Duly Authorized Signatory

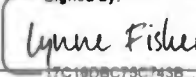
Midland Credit Management, Inc.

Signed by: 
By: D41D2913FA479 9/26/2024
Danielle Wohlfahrt
Managing Vice President,
Business Development & Strategic Partnerships

Synchrony Card Funding, LLC

Signed by: 
By: TC16DBC75C743B 9/27/2024
Lynne Fisher
Duly Authorized Signatory

Retail Finance Credit Services, LLC

Signed by: 
By: TC16DBC75C743B 9/27/2024
Lynne Fisher
Vice President

QC APPROVED

By: Abhijeet Manna

Date: 09/26/2024

Purchase Price Reconciliation/Funding Instructions

September 18, 2024

To: **Midland**

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 6th day of August, 2024 by and among Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, LLC, Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC, ("Seller") and Midland Credit Management, Inc. ("Buyer"). Hereinafter Seller and Buyer are each referred to as a "party" and collectively, as the "parties", for themselves and their respective successors and permitted assigns.

Portfolio Debt Manager

Agcy_Atty Code S2FSMIDS

Total Number of Accounts

Outstanding Balances on Transfer Date:

Cut-Off Date September 17, 2024

Transfer Date September 17, 2024

Purchase Price Factor

Purchase Price

0% Holdout

Amount of Wire transfer

Date of Funding (no later than): September 25, 2024

Wire Date: September 25, 2024

Bank:

ABA No.

Account No:

Account Holder:

Location:

AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR

State of Florida County of Seminole

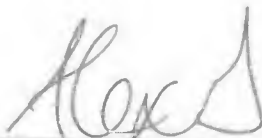
Alexa Stubbs being duly sworn, deposes and says:

I am over 18 and not a party of this action. I am a Media Representative of Synchrony Bank formerly known as GE Capital Retail Bank. In that position I have access to creditor's books and records, and am aware of the process of the sale and assignment of electronically stored business records.

On or about **9/17/2024** Synchrony Bank formerly known as GE Capital Retail Bank sold a pool of charge-off accounts (the Accounts) by a Purchase and Sale Agreement and a Bill of Sale to **Midland Credit Management, Inc..** As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Synchrony Bank formerly known as GE Capital Retail Bank.

The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

Signed this 8th day of October, 2024



Alexa Stubbs

Signed and sworn to before me this 8th day of October, 2024

(Notary Stamp)

**NY CoC CERTIFICATE OF CONFORMITY UNDER
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a**

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of **Alexa Stubbs** was taken by **Joe Yoder**, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 8th day of October, 2024



Tyler Burich

Attorney-at-law, State of Florida.

Field	Field Data
Account Number	[REDACTED] 573
First Name	ISRAEL
Last Name	CASTILLO
SSN	XXX-XX-5201
Date of Birth	[REDACTED]
Address 1	700 W CENTER ST APT 156
City	DUNCANVILLE
State	TX
Zip	75116
Open Date	07/04/2021
Last Purchase Date	07/14/2021
Last Purchase Amount	\$1,515.50
Last Payment Date	08/22/2022
Last Payment Amount	\$80.00
Sale Amount	\$2,532.80
Charge Off Date	09/17/2023
Charge off Balance	\$2,532.80
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Payments and Credits	\$0.00
Post Charge off Credits	\$0.00
Affinity	NETWORKS
Alternate Account #1	[REDACTED] 5065

Account information provided by Synchrony Bank formerly known as GE Capital Retail Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 09/25/2024 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF JOYCE HYLLA

ISRAEL CASTILLO,

Defendant(s).

Joyce Hylla, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's SYNCHRONY BANK/ NETWORKS account XXXXXXXXXXXXX6573 (MCM Number 329172297) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

AFFIDAVIT OF JOYCE HYLLA - 1



of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. The accuracy of such records is relied upon by Plaintiff in collecting this Account. These records are trustworthy and relied upon because the original creditor was required to keep careful records of the Account at issue in this case as required by law and/or suffer business loss.

5. MCM's records show that the Account was charged off on 2023-09-17 with a balance of \$2,532.80. On or about 2024-09-25, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,532.80. As of 2026-01-01, MCM's records show that the balance of \$2,532.80 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,532.80 from Defendant. All credits and offsets for payments have been applied to the balance.

6. The complete chain of title including SYNCHRONY BANK, the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

1. SYNCHRONY BANK 2024-09-25
2. Midland Credit Management, Inc.

7. Based upon my review, attached hereto are records regarding the Account being a reproduction from Plaintiff's records. The documents attached hereto, are true and correct copies of the originals, except to the extent that confidential and privileged information is omitted or redacted and personal identifying information is omitted or redacted as required by local rules, and applicable state and federal law.

AFFIDAVIT OF JOYCE HYLLA - 2



I certify under penalty of perjury that the foregoing statements are true and correct.

JAN 22 2026

Date

Joyce Hylla

Joyce M Hylla

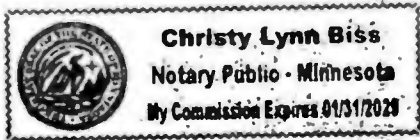
STATE OF MINNESOTA

COUNTY OF STEARNS

JAN 22 2026

Signed and sworn to (or affirmed) before me on

by Joyce Hylla.



Biss

Notary Public

CA137

AFFIDAVIT OF JOYCE HYLLA - 3



329172297



AFFRECATTACH



25-448733

 **synchrony**
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

Midland (S2FSMIDS) – PSCC 180 MP – September 2024

Transfer Date: 9/17/2024

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Synchrony Bank

Signed by: Lynne Fisher 9/27/2024
By: Lynne Fisher
Lynne Fisher
SVP Recovery Operations

RFS Holding, LLC

Signed by: Lynne Fisher 9/27/2024
By: Lynne Fisher
Lynne Fisher
Duly Authorized Signatory

Midland Credit Management, Inc.

Signed by: Danielle Wohlfahrt 9/26/2024
By: Danielle Wohlfahrt
Danielle Wohlfahrt
Managing Vice President,
Business Development & Strategic Partnerships

Synchrony Card Funding, LLC

Signed by: Lynne Fisher 9/27/2024
By: Lynne Fisher
Lynne Fisher
Duly Authorized Signatory

Retail Finance Credit Services, LLC

Signed by: Lynne Fisher 9/27/2024
By: Lynne Fisher
Lynne Fisher
Vice President

QC APPROVED

By: Abhijeet Manna




Date: 09/26/2024

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September 18, 2024

To: **Midland**

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Portfolio	_____	Debt Manager	_____
Agcy_Atty Code	_____	S2FSMIDS	_____
Total Number of Accounts	_____		_____
Outstanding Balances on Transfer Date:	_____		_____
Cut-Off Date	_____		September 17, 2024
Transfer Date	_____	September 17, 2024	_____
Purchase Price Factor	_____		_____
Purchase Price	_____		_____
0% Holdout	_____		_____
Amount of Wire transfer	_____		_____
Date of Funding (no later than):	_____	September 25, 2024	_____
Wire Date:	_____	September 25, 2024	_____
Bank:			
ABA No.			
Account No:			
Account Holder:			
Location:			

**AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR**

State of Florida County of Seminole

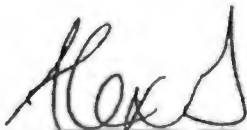
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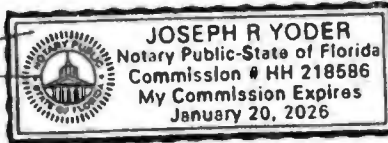
Signed this 8th day of October, 2024



Alexa Stubbs

Signed and sworn to before me this 8th day of October, 2024

(Notary Stamp)

**NY CoC CERTIFICATE OF CONFORMITY UNDER
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a**

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of **Alexa Stubbs** was taken by **Joe Yoder**, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 8th day of October, 2024



Tyler Burich

Attorney-at-law, State of Florida.

MATTRESS FIRM/SYNCHRONY HOME

ISRAEL CASTILLO
Account Number : 6573
Statement Closing Date: 08/20/2023

MATTRESSFIRM

Summary of Account Activity		Payment Information		
Previous Balance	\$2,388.89	New Balance	\$2,491.80	
• New Purchases	\$0.00	Minimum Payment This Period	\$128.00	
• Payments	\$0.00	Amount Past Due	\$425.00	
+/- Credits, Fees & Adjustments (net)	\$41.00	Total Minimum Payment Due	\$553.00	
+/- Interest Charge (net)	\$61.91	Payment Due Date	09/12/2023	
New Balance	\$2,491.80	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.		
Credit Limit	\$1,030.00	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$41.00.		
Available Credit	\$0.00			
Overlimit Amount	\$1,461.80	Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:		
Days in Billing Period	31			
Pay online for free at: mysynchrony.com/home For Synchrony Bank customer service or to report your card lost or stolen, call 1-844-335-5909.				
Best times to call are Wednesday - Friday.				
		If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
		Only the minimum payment	11 years	\$5,875.00
If you would like information about credit counseling services, call 1-877-302-8797.				

Transaction Summary												
Tran Date	Post Date	Reference Number	Description	Amount								
			FEES									
08/12/2023	08/12/2023		LATE FEE	\$41.00								
			TOTAL FEES FOR THIS PERIOD	\$41.00								
			INTEREST CHARGED									
08/20/2023	08/20/2023		INTEREST CHARGE ON PURCHASES	\$61.91								
			TOTAL INTEREST FOR THIS PERIOD	\$61.91								
<table><tr><th colspan="2">2023 Totals Year-to-Date</th></tr><tr><td>Total Fees Charged in 2023</td><td>\$287.00</td></tr><tr><td>Total Interest Charged in 2023</td><td>\$1,039.29</td></tr><tr><td>Total Interest Paid in 2023</td><td>\$0.00</td></tr></table>					2023 Totals Year-to-Date		Total Fees Charged in 2023	\$287.00	Total Interest Charged in 2023	\$1,039.29	Total Interest Paid in 2023	\$0.00
2023 Totals Year-to-Date												
Total Fees Charged in 2023	\$287.00											
Total Interest Charged in 2023	\$1,039.29											
Total Interest Paid in 2023	\$0.00											

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$2,430.49	\$61.91

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5302 ACJ 1 7 17 230820 EX PAGE 1 OF 3 6372 4408 GWN 01PS5302

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$553.00	\$425.00	09/12/2023	\$2,491.80	6573

Payment Enclosed : \$

☐ New address or e-mail? Check the box at left and print changes on back
Payment due includes \$ 425.00 past due. Please pay the past due amount PROMPTLY.

ISRAEL CASTILLO
700 W CENTER ST APT 156
DUNCANVILLE TX 75116-4548

Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-1715

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remit coupon portion of this statement or pay online at www.mysynchrony.com.

Overnight Payments: Payments cannot be made in person; mail payments to Synchrony Bank, 400 White Clay Center Drive, Newark, NJ 07111.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71756, Philadelphia, PA 19176-1756.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope - not the enclosed window envelope, addressed to: P.O. Box 668823, Dallas, TX 75266-0779 and not the Payment Address.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at the Billing Inquiries Address at Synchrony Bank, P.O. Box 71756, Philadelphia, PA 19176-1756. In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Synchrony Bank, P.O. Box 71756, Philadelphia, PA 19176-1756.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Disputed Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71756, Philadelphia, PA 19176-1756.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71757, Philadelphia, PA 19176-1757. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

How We Calculate Interest

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on promotional purchases on the purchase date.

Your Account is owned and serviced by Synchrony Bank.

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

[MF6456521CU]

01FSS302 - 03/06/23

Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

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

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street Address	_____
	City, State	_____
	ZIP	_____
	Phone #	_____
	Email	_____
	*Home Phone #	_____
	*Business Phone #	_____
	*Cell # or other phone # we can use to contact you	_____
	**Email Address	_____

**Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

Cardholder News & Information

Important Update: Beginning September 15, 2023, the Synchrony HOME Credit Card will no longer be accepted at non Synchrony HOME partner locations, previously identified as "Other Accepting Locations". Please visit mysynchrony.com/home/locator to find the Synchrony HOME partner locations that will continue to accept the Synchrony HOME credit card and offer everyday promotional financing on qualifying purchases.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syl.com under the 'Contact Us' page.

**YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR
CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.**

ISRAEL CASTILLO
Account Number: [REDACTED] 6573
Statement Closing Date: 09/17/2023



Tran Date	Post Date	Reference Number	Description	Amount
09/17/2023	09/17/2023	F6372008400999990	CHARGE OFF ACCOUNT-PRINCIPALS	(\$959.50)
09/17/2023	09/17/2023	F6372008400999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	(\$1,059.30)
09/17/2023	09/17/2023	F6372008400999990	CHARGE OFF ACCOUNTS - FEES	(\$514.00)
			FEES	
09/12/2023	09/12/2023		LATE FEE	\$41.00
			TOTAL FEES FOR THIS PERIOD	\$41.00
			INTEREST CHARGED	
09/17/2023	09/17/2023		INTEREST CHARGE ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
2023 Totals Year-to-Date				
Total Fees Charged in 2023				\$328.00
Total Interest Charged in 2023				\$1,039.29
Total Interest Paid in 2023				\$0.00

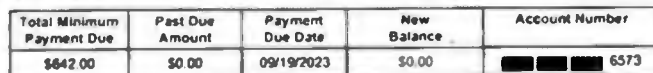
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$0.00	\$0.00

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Statement not provided to customer.

5302 ACJ 1 3 17 230917 ZK PAGE 1 of 1 6372 4400 GMM9 01F55302

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.

[illegible]

☐ New address or e-mail? Payment due includes \$ 0.00 past due. Please pay the past due amount PROMPTLY.
Check the box at left and print changes on back

ISRAEL CASTILLO
700 W CENTER ST APT 156
DUNCANVILLE TX 75116-4548

Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-1715

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2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

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Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

[NFB455521CU]

01FSS302 - 03/06/23

Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

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

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street Address City, State ZIP Phone # Email	<hr/> <hr/> <hr/> <hr/> <hr/>
		*Home Phone # *Business Phone # *Cell # or other phone # we can use to contact you **Email Address

**Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

ISRAEL CASTILLO
Account Number : 6504 5065
Statement Closing Date: 09/19/2022

MATRESS FIRM

Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 07/20/23.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
07/20/2023	\$929.50	\$506.16	07/13/2021	Deferred Interest/No Interest If Paid In Full	\$1,515.50

A summary of your promotional purchase is provided above.

If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date.

To make more than one payment see Make Payment To address or pay online at mysynchrony.com.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
08/22/2022	08/22/2022	8534831FYVT1EVO8E	PAYMENT - THANK YOU	(\$80.00)
08/22/2022	08/22/2022	F839500KX000Q5001	ADJUSTMENT-PAYMENTS	\$80.00
			FEES	
08/25/2022	08/25/2022	F839500KX000Q5AUT	RETURNED PAYMENT FEE	\$30.00
09/19/2022	09/19/2022		MINIMUM INTEREST CHARGE	\$2.00
			PURCHASES	
			TOTAL FEES FOR THIS PERIOD	\$32.00

Continued on next page

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

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Pay online at mysynchsavory.com or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$117.00	\$80.00	10/12/2022	\$1,030.50	5065

Payment Enclosed : \$ _____

☐ **New address or e-mail?**
Check the box at left and
print changes on back

Payment due includes \$ 80.00 past due. Please pay the past due amount PROMPTLY.
If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.

ISRAEL CASTILLO
700 W CENTER ST APT 156
DUNCANVILLE TX 75116-4548

Make Payment to: SYNCHRONY BANK
PO BOX 960061
ORLANDO, FL 32896-0061



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965033, Orlando, FL 32896-5033. Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.mysynchrony.com.
Overnight Payments: Payments cannot be made in person, mail payments to Synchrony Bank, 140 Welive Springs Road, Longwood, FL 32779.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965035, Orlando, FL 32896-5035.

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What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at:

Synchrony Bank, P.O. Box 965035, Orlando, FL 32896-5035.

In your letter give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
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2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Synchrony Bank
P.O. Box 965035, Orlando, FL 32896-5035

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Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 965036, Orlando, FL 32896-5036. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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For changes of address and/or phone number, please check the box and print the changes below.

<input type="checkbox"/>	Street Address City, State ZIP Phone #	<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>
		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you

Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

Transaction Summary (Continued)				
Tran Date	Post Date	Reference Number	Description	Amount
09/19/2022	09/19/2022		INTEREST CHARGED	
			INTEREST CHARGED ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
2022 Totals Year-to-Date				
Total Fees Charged in 2022			\$101.00	
Total Interest Charged in 2022			\$0.00	
Total Interest Paid in 2022			\$0.00	

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$69.85	\$1.78
Deferred Interest/No Interest If Paid In Full	07/20/2023	29.99%	\$1,416.95	\$0.00

Cardholder News & Information	
If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syl.com under the 'Contact Us' page.	

