

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

IN THE JUSTICE COURT

Filed: 1/28/2026 1:40 PM
MM

vs.

PRECINCT 3

STEPHANIE PURYEAR HELLING
Defendant

TRAVIS COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE COURT:

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of STEPHANIE PURYEAR HELLING, 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 500.9 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:

STEPHANIE PURYEAR HELLING
11608 ARBOR DOWNS RD
AUSTIN, TX 78748-2808

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 December 20, 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-1003
DATE OF CHARGE-OFF:	October 18, 2023
CHARGE-OFF BALANCE:	\$1,649.05
DATE OF ORIGINATION:	December 16, 2010

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 December 04, 2025, Defendant has refused and failed to remit the remaining principal amount of \$1,649.05. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$1,649.05 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 \$1,649.05;
- 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.

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF DAYNA HALVERSON

STEPHANIE PURYEAR HELLING,

Defendant(s).

Dayna Halverson, 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/LOWE'S account XXXXXXXXXXXXX1003 (MCM Number 330583716) (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 DAYNA HALVERSON - 1

330583716



AFFRECATTACH



25-418186

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 2023-10-18 with a balance of \$1,649.05. On or about 2024-12-20, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$1,649.05. As of 2025-12-05, MCM's records show that the balance of \$1,649.05 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$1,649.05 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 2024-12-20
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.

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AFFIDAVIT OF DAYNA HALVERSON - 2



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

DEC 31 2025

Date

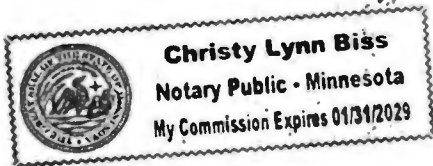
DH
Dayna Halverson

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on
by Dayna Halverson.

DEC 31 2025



C. Biss
Notary Public

CA137

AFFIDAVIT OF DAYNA HALVERSON - 3

330583716

AFFRECATTACH

25-418186

EXHIBIT A

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

BILL of SALE

Midland (S3FLMTRS) – PLCC 180 MP – December 2024



Transfer Date: 12/14/2024

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_S3FLMTRS_DMPLA_DebtManager-20241215044502798376000-465121-PLCMNT-EXPORT.xml.zip, delivered by Seller to Buyer on or about the 14th of December, 2024, and as further described in the Agreement.

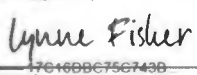
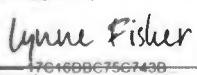
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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.

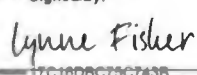
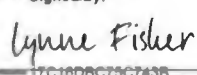
Synchrony Bank

Signed By:  1/2/2025
By:  1/2/2025
Lynne Fisher
SVP Recovery Operations



Synchrony Card Funding, LLC

Signed By:  1/2/2025
By:  1/2/2025
Lynne Fisher
Duly Authorized Signatory

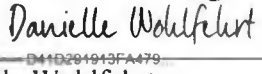
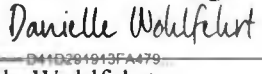
RFS Holding, LLC

Signed By:  1/2/2025
By:  1/2/2025
Lynne Fisher
Duly Authorized Signatory

Retail Finance Credit Services, LLC

Signed By:  1/2/2025
By:  1/2/2025
Lynne Fisher
Vice President

Midland Credit Management, Inc.

Signed By:  1/2/2025
By:  1/2/2025
Danielle Wohlfahrt
Managing Vice President,
Business Development & Strategic Partnerships

QC APPROVED

By:  Abhijeet Manna

Date: 12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 16, 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 _____ S3FLMTRS

Total Number of Accounts _____

Outstanding Balances on Transfer Date: _____

Cut-Off Date _____ December 14, 2024

Transfer Date _____ December 14, 2024

Purchase Price Factor _____

Purchase Price _____

0% Holdout _____

Amount of Wire transfer _____

Date of Funding (no later than): _____ December 20, 2024

Wire Date: _____ December 20, 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 **12/14/2024** 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.

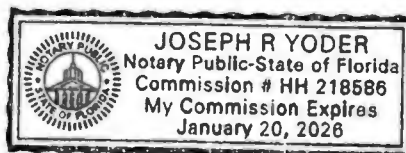
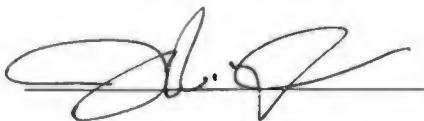
Signed this 7th day of January, 2025



Alexa Stubbs

Signed and sworn to before me this 7th day of January, 2025

(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 7th day of January, 2025

A handwritten signature in black ink, appearing to read 'Tyler Burich', is written over a horizontal line.

Tyler Burich

Attorney-at-law, State of Florida.

Field	Field Data
Account Number	[REDACTED] 003
First Name	STEPHANIE
Last Name	PURYEAR HELLING
SSN	XXX-XX-4849
Date of Birth	[REDACTED]
Address 1	11608 ARBOR DOWNS RD
City	AUSTIN
State	TX
Zip	78748
Open Date	12/16/2010
Last Purchase Date	09/13/2018
Last Purchase Amount	\$33.93
Last Payment Date	10/13/2023
Last Payment Amount	\$551.00
Sale Amount	\$1,649.05
Charge Off Date	10/18/2023
Charge off Balance	\$1,649.05
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	LOWE'S
Alternate Account #1	[REDACTED] 8044

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 12/20/2024 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

EXHIBIT B

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

BILL of SALE

Midland (S3FLMTRS) – PLCC 180 MP – December 2024

Transfer Date: 12/14/2024

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Synchrony Bank

By: Lynne Fisher 1/2/2025
Lynne Fisher
SVP Recovery Operations

RFS Holding, LLC

By: Lynne Fisher 1/2/2025
Lynne Fisher
Duly Authorized Signatory

Midland Credit Management, Inc.

By: Danielle Wohlfahrt 1/2/2025
Danielle Wohlfahrt
Managing Vice President,
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By: Lynne Fisher 1/2/2025
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Vice President

QC APPROVED

By: Abhijeet Manna

Date: 12/18/2024

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Outstanding Balances on Transfer Date:	
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Purchase Price Factor	
Purchase Price	
0% Holdout	
Amount of Wire transfer	
Date of Funding (no later than):	December 20, 2024
Wire Date:	December 20, 2024
Bank:	
ABA No.	
Account No:	
Account Holder:	
Location:	

AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR

State of Florida County of Seminole

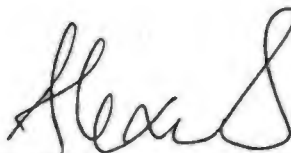
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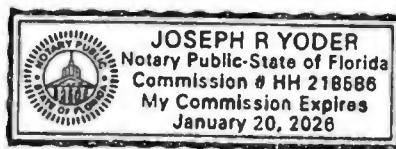
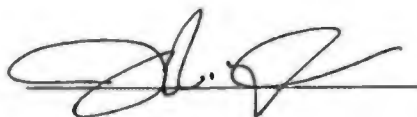
Signed this 7th day of January, 2025



Alexa Stubbs

Signed and sworn to before me this 7th day of January, 2025

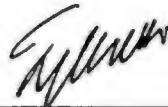
(Notary Stamp)



**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 7th day of January, 2025



Tyler Burich

Attorney-at-law, State of Florida.



STEPHANIE PURYEAR HELLING
Account Number ending in 1003



PAGE 1 of 3

Visit us at lowes.com/service or Call: 1-800-568-0156

Payment Information

AUTOPAY OF \$551.00 SET FOR 10/13/23



New Balance: \$1,608.05
Amount Past Due: \$459.00
Total Minimum Payment Due: \$551.00
Payment Due Date: 10/13/2023

Payments must be received by 5pm ET on 10/13/2023 if mailed, or by 11:59pm ET on 10/13/2023 for online and phone payments.

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

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	4 years	\$2,227.00

If you would like information about credit counseling services, call 1-877-302-8775.

Account Summary

Previous Balance as of 08/22/2023	\$1,532.44	Credit Limit	\$8,500
Payments	- 459.00	Available Credit	\$0
Purchases/Debits	+ 459.00		
Fees Charged	+ 41.00		
Interest Charges	+ 34.61		
New Balance as of 09/20/2023	\$1,608.05		
30 Day Billing Cycle from 08/22/2023 to 09/20/2023			



Your Card. Your Advantage.

5% OFF*

OR

6 MONTHS
Special financing**

OR

84
FIXED MONTHLY
PAYMENTS
with reduced
APR financing**

Exclusions apply. \$299 minimum purchase required. \$2,000 minimum purchase required.

*,**,***Offers subject to credit approval and cannot be combined. Minimum monthly payments required for Special Financing. If your purchase or order is over the minimum required, you will be asked to select the offer you would like.

7009

A2J

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7 10 230920

END PAGE 1 of 3

9294 0010 8010 01FK7009



AUTOPAY OF \$551.00 SET FOR
10/13/23

Account Number	1003
New Balance	\$1,608.05
Total Minimum Payment Due	\$551.00
Payment Due Date	10/13/2023

Amount
Past Due

\$459.00

Amount
Enclosed

\$

No other correspondence please.
Print new address or email changes on back.

STEPHANIE PURYEAR HELLING
11608 ARBOR DOWNS RD
AUSTIN TX 78748-2808

Make LOWE'S/SYNCHRONY BANK
Payment PO BOX 669807
to: DALLAS, TX 75266-0759

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 71725, Philadelphia, PA 19176-1725. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remit portion of this statement or pay online.

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 71725, Philadelphia, PA 19176-1725.

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 a one-time 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 71720, Philadelphia, PA 19176-1720 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 of: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725. 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. 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 71725, Philadelphia, PA 19176-1725.

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. **Conditional 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 71725, Philadelphia, PA 19176-1725.

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 71727, Philadelphia, PA 19176-1727. 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

Method 2D (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.

Method 2M (Average Daily Balance Including current transactions): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 3D (Daily Balance excluding current transactions): 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. To get the "daily balance" we take the beginning balance of your account each day, add any interest and applicable fees and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. 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. A separate daily balance will be calculated for each balance type on your account.

Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add applicable fees and subtract any payments, credits and unpaid interest charges from the previous billing cycle. We do not add in any new charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 6 (Average Daily Balance Including current transactions and excluding unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new charges and applicable fees, and subtract any payments, credits and unpaid interest charges from the previous billing cycle. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

We will not charge you any interest on 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.

Your Account is owned and serviced by Synchrony Bank.

[MF6456521KL]

01FH7009-0405/23

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

**By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Lowe's.



STEPHANIE PURYEAR HELLING
Account Number ending in 1003

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PAGE 2 of 3 Visit us at lowes.com/service or Call: 1-800-568-0156



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Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases, Fees & Other Debits (+)	Interest Charged (+)	Expired Promotion Balances* (+/-)	New Statement Balance
Regular		\$1,532.44		\$41.00	\$34.61		\$1,608.05
Total		\$1,532.44		\$41.00	\$34.61		\$1,608.05

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.
* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

Transaction Detail

Date	Reference Number/ Invoice Number	Description	Amount
Payments			- \$459.00
09/13		AUTOMATIC PAYMENT - THANK YOU	-\$459.00
Purchases and Other Debits			\$459.00
09/13		ADJUSTMENT-PAYMENTS	\$459.00
Total Fees Charged This Period			\$41.00
09/13		LATE FEE	\$41.00
Total Interest Charged This Period			\$34.61
09/20		INTEREST CHARGE ON PURCHASES	\$34.61

2023 Year-to-Date Fees and Interest:	
Total Fees Charged	\$235.00
Total Interest Charged	\$267.37
Total Interest Paid	\$119.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Regular Purchases	N/A	26.99%	\$1,559.94	\$34.61	2D

Important Account Information

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

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.

NOTICE: We may convert your payment into an electronic debit. See back of page one for details, Billing Rights and other important information.

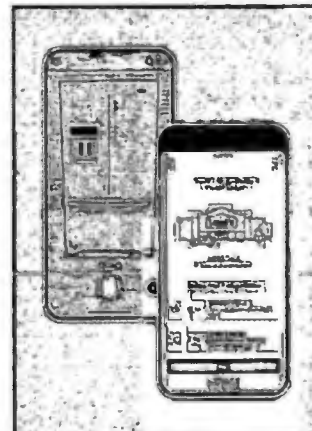
You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Make home improvement easier with the Lowe's App.

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- Mobile check-in for store pickup**
Track your pickup order in real time on the home screen.



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STEPHANIE PURYEAR HELLING
Account Number ending in 1003



PAGE 1 of 3

Visit us at lowes.com/eservice or Call: 1-800-568-0156

Payment Information



New Balance: \$0.00
Amount Past Due: \$0.00
Total Minimum Payment Due: \$609.00
Payment Due Date: 10/20/2023

Payments must be received by 5pm ET on 10/20/2023 if mailed, or by 11:59pm ET on 10/20/2023 for online and phone payments.

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.

Account Summary

Previous Balance as of 09/21/2023	\$1,608.05	Credit Limit	\$8,500
Payments	- 551.00	Available Credit	\$0
Other Credits	- 1,649.05		
Purchases/Debits	+ 551.00		
Fees Charged	+ 41.00		
New Balance as of 10/18/2023	\$0.00		

28 Day Billing Cycle from 09/21/2023 to 10/18/2023

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Secure

Forgot Your Card? No Problem.

Being a Lowe's® Advantage cardholder, you never have to miss out on these exclusive **EVERYDAY** offers.

5% OFF*

OR

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OR

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FIXED MONTHLY
PAYMENTS
with reduced
APR financing**

Exclusions apply. \$299 minimum purchase required. \$2,000 minimum purchase required.

*,**,***Offers subject to credit approval and cannot be combined. Minimum monthly payments required for Special Financing. If your purchase or order is over the minimum required you will be asked to select the offer you would like. See the Lowe's Advantage Card Disclosure Document in store or Lowe's.com for details.

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Use blue or black ink,
detach & mail with your
check.

Amount
Past Due
\$0.00

Account Number	1003
New Balance	\$0.00
Total Minimum Payment Due	\$609.00
Payment Due Date	10/20/2023

Amount
Enclosed \$

No other correspondence please.
Print new address or email changes on back.

STEPHANIE PURYEAR HELLING
11608 ARBOR DOWNS RD
AUSTIN TX 78748-2808

Make LOWE'S/SYNCHRONY BANK
Payment PO BOX 669807
to: DALLAS, TX 75266-0759

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TTS. 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 71726, Philadelphia, PA 19176-1726. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remit portion of this statement or pay online.

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 71725, Philadelphia, PA 19176-1725.

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 71720, Philadelphia, PA 19176-1720 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 of: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725. 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.

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- 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. 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 71725, Philadelphia, PA 19176-1725.

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. Conditional 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 71725, Philadelphia, PA 19176-1725.

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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 71727, Philadelphia, PA 19176-1727. 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

Method 2D (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.

Method 2N (Average Daily Balance Including current transactions): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 3D (Daily Balance excluding current transactions): 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. To get the "daily balance" we take the beginning balance of your account each day, add any interest and applicable fees and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. 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. A separate daily balance will be calculated for each balance type on your account.

Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add applicable fees and subtract any payments, credits and unpaid interest charges from the previous billing cycle. We do not add in any new charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 6 (Average Daily Balance including current transactions and excluding unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new charges and applicable fees, and subtract any payments, credits and unpaid interest charges from the previous billing cycle. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

We will not charge you any interest on 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.

Your Account is owned and serviced by Synchrony Bank.

[MF6455521K1]

01FH7009-04/05/23

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 71780, 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	_____

**By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Lowe's.



STEPHANIE PURYEAR HELLING
Account Number ending in 1003



PAGE 2 of 3

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Sign up



Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases Fees & Other Debits (+)	Interest Charged (+)	Expired Promotion Balance (+/-)	New Statement Balance
Regular		\$1,608.05	\$1,649.05	\$41.00			
Total		\$1,608.05	\$1,649.05	\$41.00			

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.
* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

Transaction Detail

Date	Reference Number/ Invoice Number	Description	Amount
Payments			-\$551.00
10/13		AUTOMATIC PAYMENT - THANK YOU	-\$551.00
Other Credits			-\$1,649.05
10/18		CHARGE OFF ACCOUNT-PRINCIPALS	-\$461.06
10/18		CHARGE OFF ACCOUNT-INTEREST CHARGE	-\$911.99
10/18		CHARGE OFF ACCOUNT - FEES	-\$276.00
Purchases and Other Debits			\$551.00
10/13		ADJUSTMENT-PAYMENTS	\$551.00
Total Fees Charged This Period			\$41.00
10/13		LATE FEE	\$41.00
Total Interest Charged This Period			\$0.00
10/18		INTEREST CHARGE ON PURCHASES	\$0.00

2023 Year-to-Date Fees and Interest:	
Total Fees Charged	\$276.00
Total Interest Charged	\$267.37
Total Interest Paid	\$119.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Regular Purchases	N/A	26.99%	\$0.00	\$0.00	2D

Important Account Information

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

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.

Statement not provided to customer.

NOTICE: We may convert your payment into an electronic debit. See back of page one for details, Billing Rights and other important information.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

**Sign Up
And Get
Started
Today.**



Go paperless. View and manage your purchases online.

Manage your account anytime,
anywhere through Lowe's.com/eService.



Online account management from your mobile device.



Receive and pay your bill securely.



Get account alerts via email or text.*



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*Standard text message rates apply.

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