

Ratchford Law Group, P.C.

54 Glenmaura National Blvd

Suite 104

Moosic, PA 18507

Phone: 1800-503-1665

Fax: 570-558-5511

Facsimile Cover Sheet

To Nicole

of pages including cover 2

From: Troy Chalmers

Fax #: 949-232-1051

Date: 4-3-19

Re: Diane Perreault

If this fax is not properly received, please call 1-800-503-1665 ext. 503 and it will be resent.

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RATCHFORD LAW GROUP, P.C.

www.ratchfordlawgroup.com

Michael F. Ratchford
Erin M. Reczek*
Kate E. Conley**
* Licensed in MA, ME, NH, & VT
**Licensed in ME & NH

OFFICE HOURS (E.S.T.):
Monday to Thursday 8:00AM - 6:00PM
Friday 8:00AM - 5:00PM

April 3, 2019

Diane Perreault
270 Falmouth Rd
Windham Me 04062-4815

RE: Our File #: T1810314
Current Creditor: Synchrony Bank
Account Number: *****7344
Current Balance: \$1,494.69

Dear Diane Perreault:

Pursuant to your recent conversation with Ratchford Law Group, P.C. regarding the above referenced account, an agreement to resolve the outstanding debt has been reached. The terms of the agreement are as follows:

1. Ratchford Law Group, P.C. will receive a one-time payment of \$897.00 on or before April 30, 2019.
2. Payments will be made to Ratchford Law Group, P.C. and must be received in our office on or before the due date. You can make your payment by following the instructions listed below.
 - By mailing a check or money order payable to "Ratchford Law Group" to 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507. Please reference your file number on any check or money order.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at anytime, except in rare instances, such as where the total of all payments made exceeds the total amount due under the terms of this settlement.

If, as a result of this settlement, the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require Synchrony Bank to report the amount forgiven or cancelled on a Form 1099-C. You will receive this form for the year in which the settlement is completed. If you want advice about the potential tax consequences that may result from this settlement, Synchrony Bank recommends that you consult a tax professional of your choosing. Synchrony Bank does not make any representations about the tax consequences that this settlement may have for you or any reporting requirements that may be imposed on Synchrony Bank. If you have any questions, please contact our office at (800) 503-1665.


Troy A. Chalmers

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

