

SYNCHRONY BANK
P.O. Box 965004
Orlando, FL 32896-5004

04/18/2019

WM J HENNESSEE
%PHILIP SELLERS LAW
7945 CARTILLA AVE # A115
RANCHO CUCAMONGA CA 91730-3069



Account Number Ending In: 0716

Dear WM J HENNESSEE,

We are contacting you regarding the Lowe's® Advantage Card account referenced above. The current balance on your Lowe's Advantage Card account as of 04/17/2019, including interest and fees, is \$2082.56.

As discussed in our recent telephone conversation regarding your account, if we receive the payment set forth below by the indicated date, we will consider this account settled for less than the full balance. We will forgive the difference between the payment set forth below and the current balance on your account. We will report the account to the major consumer reporting agencies as "Account paid in full for less than the full balance". This description may vary by consumer reporting agency, and it may take up to 60 days after the payment is received for this update to appear on your personal credit report.

Payment amount of \$1041.28 due by 05/01/2019.

You will continue to receive monthly billing statements until the settlement agreement has been completed. If we fail to receive the above payment by the indicated date, the account will not be settled pursuant to this arrangement. If you have any questions, please call the phone number listed below. If you have already paid the agreed upon settlement or paid through an alternate payment method, disregard payment instructions.

Sincerely,

SYNCHRONY BANK
1-800-568-0156

This is an attempt to collect a debt and any information obtained will be used for that purpose.
Account is owned by SYNCHRONY BANK