

**Synchrony Bank***P.O. Box 965074**ORLANDO, FL 32896**Phone 866-853-7641 / Fax 866-694-6580*

# Fax

**Attention:** Philip Sellers Law**From:** Jackie**Fax:** 949 232 1052**Date:** April 19, 2019**Pages:** 2 settlement letters**Re:** E. Castilla, W. Hennessee

☒ **Urgent**    ☒ **For Review**    ☐ **Please Comment**    ☐ **Please Reply**    ☐ **Please Recycle**

---

**Per our phone conversation, here is the settlement offer for our client.**

**Confidentiality Notice:** The information contained in this facsimile message is attorney privileged and/or confidential information intended for the use of the addressee listed above. If you are neither the intended recipient nor the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, copying, or distribution or the taking of any action in reliance on the contents of this telecopy information is strictly prohibited. If you have received this telecopy in error, please immediately notify us by telephone to arrange the return of the original documents to us.

SYNCHRONY BANK  
P.O. Box 965013  
Orlando, FL 32896-5013

04/18/2019

EZEQUIEL S CASTILLA  
%PHILIP SELLERS LAW  
7945 CARTILLA AVE # A115  
RANCHO CUCAMONGA CA 91730-3069



**Account Number Ending In: 9123**

Dear EZEQUIEL S CASTILLA,

We are contacting you regarding the Amazon.com Store Card account referenced above. The current balance on your Amazon.com Store Card account as of 04/17/2019, including interest and fees, is \$518.96.

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 \$05/01/2019 due by 181, 64.

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  
1-866-771-1104

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

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