

89 Newbury Street, Suite 205
Danvers, MA 01923
(P) 978-834-6600 (F) 978-834-6678

OFFICE HOURS (E.S.T.):
Monday to Friday 8:30AM -5:00PM



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

PEGGY LAVALLEY
61 CAMELS HUMP AVE
COLCHESTER VT 05446-3005

April 4, 2019

RE: Synchrony Bank v. PEGGY LAVALLEY a/k/a MARGARET S LAVALLEY
Docket No. 212-3-19 Cnsc
Our File No. T1810088

Per the settlement agreement entered into, I've enclosed an Agreement for Judgment to file with the Court. This Agreement formalizes the payment arrangement we've negotiated. Please sign and promptly return to the above address. I'll forward a copy of the fully executed Agreement to you with the filing.

Payments by check/money order should be made payable to "Ratchford Law Group" and reference your above file number. Please mail payments to:

Ratchford Law Group, P.C.
Att: Payment Processing
54 Glenmaura National Boulevard, Suite 104
Moosic, PA 18507

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.

Best Regards,

Erin Reczek

Erin M. Reczek, Esq.



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.

STATE OF VERMONT

SUPERIOR COURT
CHITTENDEN UNIT

CIVIL DIVISION
DOCKET NO. 212-3-19 Cnsc

Synchrony Bank,
PLAINTIFF

v.

PEGGY LAVALLEY a/k/a MARGARET S.
LAVALLEY ,
DEFENDANT

**STIPULATION FOR ENTRY OF
JUDGMENT AND INSTALLMENT
PAYMENT**

1. It is hereby agreed that Judgment be entered in this action for Plaintiff against Defendant in the amount of \$2,345.00 plus court costs of \$90.00.
2. Plaintiff waives all claims for attorney fees AND pre- and post-judgment statutory interest.
3. If Defendant makes a payment of \$399.00 on or before April 26, 2019 followed by eleven (11) consecutive monthly payments of \$113.00, then Plaintiff shall file a Notification by Plaintiff (Judgment Creditor) Judgment has Been Paid In Full (total settlement \$1,642.00). Payments are due on or before the 26th day of each month.
4. If Defendant fails to make payment as outlined in paragraph 3, Plaintiff shall pursue collection of the remaining Judgment balance. There is no penalty for prepayment.
5. The parties agree that this agreement shall be filed with the Court as an agreement for judgment as to all claims and that Installment Judgment for Plaintiff shall issue forthwith.

Attorney for the Plaintiff

Erin M. Reczek, Esq. VT Bar #5490
Ratchford Law Group, P.C.
89 Newbury Street, Suite 205
Danvers, MA 01923
(978) 834-6600
erieczek@ratchfordlawgroup.com
Date: _____

Defendant, Pro Se

Peggy Lavalley a/k/a Margaret Lavalley
61 Camels Hump Avenue
Colchester, VT 05446
Date: _____

APPROVED/ORDERED: _____

Judge

Date: