

PO Box 41955  
Austin, TX 78704

CHARLES MCCOLLOUGH  
c/o Law Firm CS

Date 3/7/2019  
Reference # 3389357  
Current Balance \$1,836.86  
Payment Amount

Pay Online: <http://payments.second-round.com>

Pay By Phone: 1-866-950-6357

Hours of Operation (CST):

Mon. - Thurs. - 8:00 am - 6:00 pm

Fri. - 8:00 am - 6:00 pm



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Balance	Principal	Interest	Other/Fees	Original Account Number
\$1,836.86	\$1,836.86	\$0.00	\$0.00	XXXXXXXXXXXX3786
Current Creditor		Original Creditor		Account Name
Crown Asset Management, LLC		Synchrony Bank		Lowes ConsumerCreditCard

Dear CHARLES MCCOLLOUGH,

Please be advised that your Lowes ConsumerCreditCard account issued by Synchrony Bank was placed in our office by our client Crown Asset Management, LLC for collection. A balance of \$1,836.86 represents the current outstanding balance of this account. In accordance with our mutual agreement, please remit your payment of \$827.00 on or before 03/29/2019 by using the detachable remittance voucher or by visiting our online payment application available at <http://payments.second-round.com>. If you would like to make your payments over the phone, call toll free 1-888-236-1056 and a representative will assist you.

Negotiated Amount: \$827.00  
Due Date: 03/29/2019

Please direct all future correspondence and payments concerning this account to:

**Second Round, LP**  
PO Box 41955  
Austin, TX 78704

The mutually agreed upon payment arrangement has been extended as a courtesy to you. Any payment returned from our bank after deposit will terminate this agreement. Also, late remittance of payments may void your payment arrangement and the balance in full will be requested. Please note that we are not required to make this offer to you in the future.

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

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER RIGHTS**

We are required under state law to notify consumers of the following rights.  
This list does not contain a complete list of the rights consumers have under state and federal law.

**Payments:**

If you submit your payment via personal check, we will electronically convert it into an electronic funds transfer (EFT). The amount of your payment will be electronically debited from your account.

**California:**

The State Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your lawyer or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you can contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). *"As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations."*

**Colorado:**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR) \*A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**Local Colorado Office:** Colorado Manager, Inc., 80 Garden Center, Ste. 3, Building B, Broomfield, CO 80020; 303-920-4763

**Illinois:**

In accordance with Federal Law, you have the right to inspect your credit rating.

**Minnesota:**

This collection Agency is licensed by the Minnesota Department of Commerce.

**New Mexico:**

"We are required by New Mexico Attorney General Rule to notify you of the following information. This information is not legal advice: This debt may be too old for you to be sued on it in court. If it is too old, you can't be required to pay it through a lawsuit. You can renew the debt and start the time for the filing of a lawsuit against you to collect the debt if you do any of the following: make any payment of the debt; sign a paper in which you admit that you owe the debt or in which you make a new promise to pay; sign a paper in which you give up ('waive') your right to stop the debt collector from suing you in court to collect the debt."

**New York:**

We are authorized by the city of New York Dept. of Consumer Affairs: Second Round, LP lic #1365096 and Second Round Sub, LLC lic #1464548.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: the use or threat of violence, obscene or profane language, and repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt; Supplemental security income (SSI), Social security, Public assistance (welfare), Spousal support, maintenance (alimony) or child support, Unemployment benefits, Disability benefits, Workers' compensation benefits, Public or private pensions, Veterans' benefits, Federal student loans, federal student grants, and federal work study funds, and Ninety percent of your wages or salary earned in the last sixty days.

**North Carolina:**

We are licensed by the North Carolina Department of Insurance, Second Round, LP Permit #107012 and Second Round Sub, LLC Permit #111859.

**Tennessee:**

We are licensed by the Collection Service Board of the Dept. of Commerce and Insurance.

**Utah:**

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.