

## PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541  
PHONE 1-800-772-1413 | www.PRApay.com

4/15/2019

CHARLOTTE MACK  
1760 PLANTATION RD  
MADISON, GA 30650-2905

Re: Account Number: 6045831503470207  
Original Account Number: \*\*\*\*\*0207  
Seller: SYNCHRONY BANK  
Merchant: BELK  
Original Creditor: SYNCHRONY BANK  
Charge-Off Creditor: SYNCHRONY BANK  
Creditor To Whom Debt is Owed: Portfolio Recovery Associates, LLC  
Last Payment Date or Default Date: 2/17/2018  
Balance: \$5,547.52

Dear CHARLOTTE MACK:

Your account was purchased on 2/24/2019 from SYNCHRONY BANK. This letter confirms your arrangement made on 4/4/2019 to make the following payment(s) to settle this account.

Payment in the amount of \$1,038.73 is due by 4/30/2019.  
Payment in the amount of \$250.00 is due by 5/30/2019.  
Payment in the amount of \$250.00 is due by 6/30/2019.  
Payment in the amount of \$250.00 is due by 7/30/2019.  
Payment in the amount of \$250.00 is due by 8/30/2019.  
Payment in the amount of \$250.00 is due by 9/30/2019.  
Payment in the amount of \$250.00 is due by 10/30/2019.  
Payment in the amount of \$250.00 is due by 11/30/2019.  
Payment in the amount of \$250.00 is due by 12/30/2019.  
Payment in the amount of \$250.00 is due by 1/30/2020.  
Payment in the amount of \$250.00 is due by 2/29/2020.  
Payment in the amount of \$250.00 is due by 3/30/2020.  
Payment in the amount of \$250.00 is due by 4/30/2020.

Should you miss any of the payments described herein, this payment plan may become null and void. We are not obligated to renew this offer.

Your account will be considered paid-in-full for less than the full balance after the final payment is successfully posted. If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, within approximately 30 days of the final payment successfully posting, our company will request the three major credit reporting agencies delete our company's tradeline related to your account from your credit bureau report.

If you have questions, please call our office toll free at 1-800-772-1413. Our hours of operation are 8AM - 11PM Monday - Friday, 8AM - 8PM Saturday, and 11AM - 10PM Sunday (EST).

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

**NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION**

GECGJ6

Sincerely,

Brittany Love  
Portfolio Recovery Associates, LLC Representative

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

**NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION**

**MAKE ALL CHECKS PAYABLE TO:** PORTFOLIO RECOVERY ASSOCIATES, LLC

**SEND ALL PAYMENTS TO:** PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914 Norfolk, VA 23541

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC 120 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES:** Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502

**DISPUTES E-MAIL ADDRESS:** PRA\_Disputes@portfoliorecovery.com

**QUALITY SERVICE AVAILABLE Mon. – Fri. 8 AM to 6 PM (EST)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

**PRIVACY NOTICE:**

We collect certain personal information about you from the following sources: (a) information we received from you (b) information about your transactions with our affiliates, others or us (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**NOTICE:** We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

**COLORADO:** Office located at 4600 South Syracuse Street, Suite 966, Denver, CO 80237. Telephone 1-866-508-4751.

**MAINE:** Telephone number at licensed location is 1-800-772-1413. Hours of operation at licensed location are 8AM - 11PM Monday - Friday, 8AM - 8PM Saturday, and 11AM - 10PM Sunday (EST).

**MASSACHUSETTS:** NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

**NEW YORK CITY:** City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 2045465, 2052875, 2061138, 2063671, 2070336.

**NORTH CAROLINA:** Collection Agency Permit No. 4132.

**TENNESSEE:** This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)