



J.P.Morgan

To: 19492321052
From: Judgement Review
Date: April 01, 08:33:40 PM GMT
Subj: NORMAN RATCLIFF - C777 LETTER
Pages: 3

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PO Box 15871
Wilmington, DE 19850-5871

April 08, 2016

Norman Ratcliff
216 Dakota Ct.
P.O. Box 1700
Farmington, MO 63640

We are writing to give you an update on your credit card collections litigation account(s)

RE: Credit card account(s) ending in 3957

Dear Norman Ratcliff:

We are taking certain steps regarding your account(s) after entering into agreements with the U.S. Consumer Financial Protection Bureau on July 8, 2015, State Attorneys General, and the Office of the Comptroller of the Currency on September 18, 2013.

Here's what we're doing, if we still own your account(s):

- We have stopped and have agreed to stop any effort to enforce our judgment, including active wage garnishments, bank levies and similar collection efforts. If you are aware of any enforcement efforts in connection with your account(s) or the judgment, please contact us at the number below.
- If your account(s) or the judgment has been paid in full or settled in full, we have notified the law firm that filed the collection litigation case against you to take appropriate steps to file a satisfaction of judgment with the court.
- We will no longer try to collect money from you based on your account(s) or the judgment against you.
- We will not sell your account(s) or the judgment to a debt buyer or any other company.

Additionally, whether we own or previously sold your account(s), we will request that the three major credit card reporting agencies (Equifax, Experian, and Trans Union) not report our judgment against you. It is up to each credit reporting agency to decide whether to report the Chase judgment.

You do not have to take any action; this letter is only for your information.

We're here to help

If you have any questions, please call us at 1-866-876-2996. We're here Monday through Friday from 9 a.m. to 6 p.m. Eastern Time.

Sincerely,

John W. Delaney
Managing Director

LC-CLRP72

This letter is for informational purposes only and is not an attempt to collect a debt.

TO:	Norman Ratcliff	FROM:	Chase Card Services
FAX:	949-232-1052	FAX:	888-643-9628
PHONE:		PHONE:	800-648-0555
SUBJECT:	Norman Ratcliff – C777 Letter	DATE:	April 1, 2019

COMMENTS:

We won't attempt to collect the debt. We will not attempt to enforce a judgment if we had one against you.

Per your request, we are sending a copy of a previously sent letter or document.

Letter/Document Enclosed