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Monday to Friday 8:00AM – 5:00PM



RATCHFORD LAW GROUP, P.C.
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* Licensed in MA, ME, NH, & VT
**Licensed in ME & NH

April 2, 2019

Maryjean Robinette
96 Wes Rd
Shelburne Vt 05482-6828

RE: Synchrony Bank v. Maryjean Robinette
Docket Number: 162-2-19 CNSC
Current Balance: \$3,372.43
Our File #: T1809266


Dear Mrs. Robinette:

Pursuant to your recent conversation with Ratchford Law Group, P.C. regarding the above referenced account, an agreement to resolve the outstanding debt has been reached. The terms of the agreement are as follows:

1. Synchrony Bank will receive a one-time payment of \$1,854.00 on or before April 30, 2019.
2. Payment will be made to Ratchford Law Group, P.C. and must be received in our office on or before the due date. We offer the following methods of payment:
 - Online at www.ratchfordlawgroup.com using your file number referenced above.
 - By calling (800) 503-1665 and speaking with one of our account representatives.
 - By mailing a check or money order payable to "Ratchford Law Group" to 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507. Please reference your file number on any check or money order.

Upon receipt of all required payments, your account will be considered settled and the lawsuit will be dismissed with prejudice. 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.

Sincerely,



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.

