



3260 Tillman Dr  
Suite 75  
Bensalem PA 19020  
1-800-220-0605  
Fax: 215-642-3861

## FAX TRANSMITTAL

TO:

From:

Jessica Luckman

844-428-7564

Mike  
COMPANY:

DATE:

949-252-1052  
FAX NUMBER:

3-8-19  
TOTAL NO. OF PAGES, INCLUDING COVER:

PHONE NUMBER

28553838  
REFERENCE NUMBER:

RE:

This is an attempt to collect a debt. Any information will be used for that purpose.

This facsimile contains confidential information intended only for the use of the addressee named above. If you are the intended recipient of this facsimile, or the employee responsible for delivering it to the intended recipient, you are hereby notified that any distribution or copying of this facsimile is strictly prohibited. If you have received this in error, please notify us by telephone and return the original facsimile to the above address. Thank you.

**MONARCH RECOVERY MANAGEMENT, INC.**

3260 Tillman Drive, Suite 75, Bensalem, PA 19020

1(844)280-6009 or 1(215)281-7500

Hours: Mon thru Thurs 8AM-9PM Fri 8AM-5PM

(SIF)

**Use this Coupon to Return Payment**  
**Make Check Payable to: Monarch Recovery**

08 MAR 2019

Account#: \*\*\*\*\*7738

Monarch File#: 28553838

Balance: \$ 2188.57

VALLI AUDY  
KEVIN J AUDY  
PO BOX 127  
BRISTOL VT 05443-0127

-----Detach and return top portion to expedite processing-----

As per our conversation, our client has agreed to settle the above referenced account for \$876.00. Upon receipt and clearance of these funds, your account will be marked in our system as settled; you will be relieved of any further responsibility pertaining to this account.

This offer remains valid providing the funds reach our office by 3/28/19. An envelope has been provided for your convenience in mailing the agreed upon settlement amount. Should you have any questions, do not hesitate to call.

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

If you have a complaint about the way we are collecting this debt, please write to our Compliance Center at 3260 Tillman Drive, Suite 75, Bensalem, PA 19020, email us at [compliance@monarchrm.com](mailto:compliance@monarchrm.com), or call us toll-free at 1-800-220-0605 ext. 2261, between 9:00 A.M. Eastern Time and 5:00 P.M. Eastern Time Monday - Friday.

Yours truly  
MATT FITHIAN DEBT COLLECTOR  
TOLL FREE 844-280-6009

**NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION.**

**ACCOUNT INFORMATION**

Date of Letter: 08 MAR 2019

Creditor: SYNCHRONY BANK

Account#: \*\*\*\*\*7738

Additional Information: Lowes ConsumerCreditCard / Synchrony Bank

Monarch File#: 28553838

Balance: \$ 2188.57

**Monarch Recovery Management, Inc.**  
3260 Tillman Drive, Suite 75, Bensalem, PA 19020  
1-844-280-6009 or 1-215-281-7500 - Hours: M-TH 8am-9pm EST, F 8am-5pm EST

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

**\*ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS\***

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 8am or after 9pm. 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 you 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 attorney or your spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**\*ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS\***  
**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 (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**\*ADDITIONAL INFORMATION FOR COLORADO RESIDENTS\***

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. In state office:  
Gallup Communications, 3501 S. Shields Street, Fort Collins, CO 80526. Phone number: 1-970-229-1960.

**\*ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS\***

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

**\*ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS\***

North Carolina Permit #103751

**\*ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS\***

New York City Department of Consumer Affairs License #1345050.

**\*ADDITIONAL INFORMATION FOR NEW YORK RESIDENTS\***

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: (i) the use of threat of violence; (ii) the use of obscene or profane language; and (iii) 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: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

**\*ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS\***

This Collection Agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.