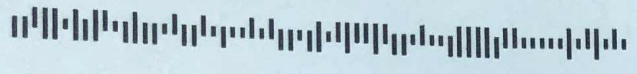


SYNCHRONY BANK  
P.O. Box 965022  
Orlando, FL 32896-5022

74427  
J403

03/27/2018



Account Number Ending In: [REDACTED]

Dear [REDACTED]

We are contacting you regarding the Walmart® Mastercard® account referenced above. The current balance on your Walmart Mastercard account as of 03/26/18, including interest and fees, is **\$2914.01.**

As discussed in our recent telephone conversation regarding your account, if we receive all the payments set forth below by the indicated dates, we will consider this account settled for less than the full balance. We will forgive the difference between the total of payments set forth below and the current balance on your account. We will report the account to the major consumer reporting agencies as "Account paid in full for less than the full balance". This description may vary by consumer reporting agency and it may take up to 60 days after the payment is received for this update to appear on your personal credit report. **Total Settlement = \$874.20**

**30% Settlement  
70% Savings**

- Payment amount of \$288.49 due by 03/30/18.
- Payment amount of \$288.49 due by 04/29/18.
- Payment amount of \$297.22 due by 05/29/18.

You will continue to receive monthly billing statements until the settlement agreement has been completed. If we fail to receive the above payments by the indicated dates, the account will not be settled pursuant to this arrangement. If you have any questions, please call the phone number listed below. If you have already paid the agreed upon settlement or paid through an alternate payment method, disregard payment instructions.

Sincerely,

SYNCHRONY BANK  
1-866-314-9507

This is an attempt to collect a debt and any information obtained will be used for that purpose.  
Account is owned by SYNCHRONY BANK