



UPGR
2580

08/29/2017



Account Number: [REDACTED]

Payment Amount: \$2174.00

Account Balance: \$7244.39

30% Settlement
70% Savings!

Dear [REDACTED]

We are contacting you regarding the Lowes® ConsumerCreditCard account referenced above.

We have agreed to accept the payment amount shown above as settlement in full for the outstanding balance due. Upon receipt of this payment, the account will be reported to the credit reporting agencies as, "Account paid in full for less than the full balance".

Please remit this payment within 30 days from the date of this letter. If we do not receive the payment as agreed this settlement offer will be null and void and we will resume standard, customary collection activity.

Please send your payment to the address listed below:

Recovery Payment Processing
Attn: Special Payments
P.O. Box 105968
Atlanta, GA 30348-5968

Synchrony Bank reports balances forgiven in the amount of \$600 or greater to the Internal Revenue Service. Please consult your tax advisor if you have questions regarding this notice.

If you have any questions, or if we may be of further assistance, please do not hesitate to contact us at the number shown below.

Sincerely,

Synchrony Bank
[REDACTED]