



NATIONAL ENTERPRISE SYSTEMS  
 2479 Edison Blvd., Unit A • Twinsburg, OH 44087-2340  
 Ph. (877) 603-7165

March 7, 2017

Current Creditor: Synchrony Bank  
 NES Account #: [REDACTED]  
 Account Number: [REDACTED]  
 Debt Description: Lowes® ConsumerCreditCard  
 Date of Referral: 03/04/2017  
 Date of Service: 04/20/2007  
 Please contact: (877) 603-7165  
**Balance: \$5,690.08**



This letter is to confirm that you have agreed to the enclosed settlement. This settlement has been approved by Synchrony Bank.

If you need to discuss the arrangements on this account, please contact NES Compliance Department at (877) 603-7165.

40% Settlement  
 60% Savings

Subject to certain exceptions, Synchrony Bank is required under section 6050P of the Internal Revenue Code, and the regulations thereunder to issue a Form 1099-C for any discharge of debt of \$600 or more. For these purposes, any portion of a debt that is canceled or forgiven is considered discharged. Under these rules, a discharge of debt must be reported regardless of whether the debtor is subject to tax on the discharged debt. Whether reported to you on Form 1099-C or not, amounts discharged may need to be included in your income. Please contact your tax adviser concerning the particular U.S. Federal income tax consequences to you.

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

Settlement Amount: **\$2,277.00**

Payment Date:	Payment Amount
03/28/2017	\$100.00
04/28/2017	\$200.00
05/28/2017	\$200.00
06/28/2017	\$200.00
07/28/2017	\$200.00
08/28/2017	\$200.00
09/28/2017	\$200.00
10/28/2017	\$200.00
11/28/2017	\$200.00
12/28/2017	\$200.00
01/28/2018	\$200.00
02/28/2018	\$177.00