

ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

THIS LAW FIRM
EMPLOYS ONE
OR MORE
ATTORNEYS
ADMITTED TO
PRACTICE IN
THE FOLLOWING
STATES:

- ALASKA
- ARIZONA
- CALIFORNIA
- COLORADO
- CONNECTICUT
- FLORIDA
- GEORGIA
- IDAHO
- ILLINOIS
- INDIANA
- KENTUCKY
- MARYLAND
- MASSACHUSETTS
- MICHIGAN
- MINNESOTA
- NEW JERSEY
- NEW HAMPSHIRE
- NEW YORK
- NORTH CAROLINA
- OHIO
- OREGON
- PENNSYLVANIA
- RHODE ISLAND
- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VERMONT
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

START NEW SETTLEMENT, LLC
4345 SAWKAW DR NE
GRAND RAPIDS, MI 49525-6517
Fax: 616-258-2131

August 29, 2017

Personal and Confidential

Creditor: Synchrony Bank

RE: Lowes® ConsumerCreditCard account

Your Client:

File ID:

Account number ending in

Balance: \$1,531.63

Dear START NEW SETTLEMENT, LLC:

This letter will confirm that our client has agreed to accept \$770.00 (the "agreed settlement amount") as settlement in full of the above-referenced account.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon the receipt by this firm of each payment set forth in the payment schedule below within 10 days of the date specified in the schedule, which will be considered timely receipt of the payment by this firm, and the successful negotiation of each payment. After this firm's timely receipt and successful negotiation of all of the payments set forth below, (1) we will advise our client that the account is settled in full; (2) if your client's account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding your client's account, we will file with the court a satisfaction of that judgment and release any associated liens.

Payment #	Date	Amount of Payment	Payment #	Date	Amount of Payment	Payment #	Date	Amount of Payment
1	8/30/2017	\$385						
2	9/30/2017	\$385						

If each payment set forth above is not received by this firm within 10 days of the date specified in the payment schedule above and successfully negotiated, this settlement offer may be withdrawn. If you have any questions or concerns, please contact your client's non-attorney account representative. Your client should understand and consider the terms of any settlement before agreeing to it.

Your client should note the following:

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 your client on Form 1099-C or not, amounts discharged may need to be included in your client's income. Your client should contact their tax adviser concerning the particular U.S. Federal income tax consequences.

Sincerely,
ZWICKER & ASSOCIATES, P.C.

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.

¹ Important notices appear on the back of this letter. Please read them as they may affect your rights.

² Colorado residents: please read important notice on the back of this letter.