



ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

Consumer Debt Help Associates
516 N. Dixie Hwy
Lantana, FL 33462
Fax: 888-391-5735

Personal and Confidential

Your Client: [REDACTED]
Creditor: Synchrony Bank
Account number ending in: [REDACTED]
Balance: \$3010.59
Dear Counselor:

November 20, 2019

RE: Amazon.com Store Card account
File ID: [REDACTED]

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

MAINE
MARYLAND
MASSACHUSETTS
MICHIGAN
MINNESOTA
NEW
HAMPSHIRE

NEW JERSEY
NEW YORK
NORTH
CAROLINA
OHIO
OREGON
PENNSYLVANIA
RHODE ISLAND

SOUTH
CAROLINA
TENNESSEE

TEXAS
VIRGINIA
WASHINGTON
WEST VIRGINIA
WISCONSIN
DISTRICT OF
COLUMBIA

This letter will confirm that our client has agreed to accept \$874.00 (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 office 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 office, and the successful negotiation of each payment. After this office'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	11/27/2019	\$874						

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10 days of the date specified in the payment schedule above and successfully negotiated, this settlement offer may be withdrawn.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.

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.

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NY CITY AND YONKERS RESIDENTS ONLY CALL (877) 358-4531

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consumer
DEBT HELP ASSOCIATION

www.ConsumerDebtHelpAssociation.org

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WE CAN HELP

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FOR A FREE CONSULTATION

