

**APPROVED**

By DEBT 0 INC at 4:14 pm, May 12, 2016



CREDIT & COLLECTION CORP.

May 10, 2016

[Redacted]  
[Redacted]  
MIRAMAR, FL 33029

Global Credit & Collection Corp  
5440 N Cumberland Ave STE 300  
Chicago, IL 60656-1490

GLOBAL00952

RE: Synchrony Bank / Care Credit  
Original Account Number: \*\*\*\*\*2655  
Global Account Number: 22284696  
Current Balance: \$5,981.08  
Settlement Amount: \$2,393.00

**60% descuento**

Dear [Redacted],

This letter serves as confirmation that Global Credit & Collection Corp will accept \$2,393.00 as a full and final settlement on the above referenced account.

The terms of the agreement are as follows:

- \$204.00 due by 5/27/2016
- \$199.00 due by 6/27/2016
- \$199.00 due by the 27<sup>th</sup> of each month thereafter for 10 months

Once the settlement amount has been received, and the funds have cleared for payment, you will then be released of any further liability to Synchrony Bank / Care Credit and its agents in reference to this account. In return, we will then notify our client that the account has been settled in full and thus, if applicable, your credit bureau should be updated accordingly.

Subject to certain exceptions, Synchrony Bank is required under section 6050P of the Internal Revenue Code, and the regulations thereunder to issue a Form 1099C 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 1099C 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.

You must make the agreed upon payment amounts and scheduled payment dates or the settlement offer will be voided.

Sincerely,

Collections Department  
(855) 812-4107

**Hours of Operation:**

Monday-Thursday 8:00am – 9:00pm CST / Friday 8:00am – 5:00pm CST / Saturday 8:00 – 12 Noon CST

This is an attempt to collect debt by a debt collector. Any information obtained will be used for that purpose.  
**PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**