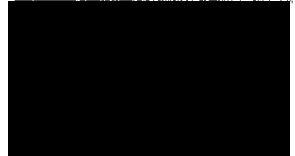




ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW
80 MINUTEMAN ROAD, ANDOVER, MASSACHUSETTS 01810-1008
Tel. (877) 273-9783 Fax (978) 686-3538
NY CITY RESIDENTS ONLY CALL (877) 368-4531

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

Personal and Confidential



September 10, 2014

JC Penney
35% Settlement
6 Payments

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

Creditor: Synchrony Bank

RE: JCP Credit Card account



Balance: \$2,808.56

Dear Davis Law Group:

This letter will confirm that our client has agreed to accept \$1,000.00 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
001	09/24/14	\$166.66	005	01/24/15	\$166.66			
002	10/24/14	\$166.66	006	02/24/15	\$166.70			
003	11/24/14	\$166.66						
004	12/24/14	\$166.66						

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10 days of the date specified in the payment schedule above and successfully negotiated, this settlement offer may be withdrawn.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

Whenever \$600 or more is forgiven as a result of settling a debt for less than the balance owed, the creditor may be required to report the amount forgiven to the Internal Revenue Service on a 1099C form after which a copy would be mailed to your client by the creditor. If your client is uncertain of the legal or tax consequences he/she should be encouraged to consult a legal or tax advisor.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

1. This firm is a debt collector.
2. This firm is attempting to collect a debt and any information obtained will be used for that purpose.
3. Important notices appear on the back of this letter. Please read them as they may affect your rights.
4. Colorado residents: please read important notice on the back of this letter.

GECOSIFAT