

Date 12/20/2017

[REDACTED]

[REDACTED]

Current Balance \$ 9,482.06

Payment Amount

Pay Online: [REDACTED]

Pay By Phone: [REDACTED]

Hours of Operation (CST):

Mon. - Thurs. 7:00 am - 6:00 pm,

Fri. 7:00 am - 5:00 pm

[REDACTED]



Current Balance	Other / Fees	Principal	Interest	Original Account Number
\$ 9,482.06	\$ 0.00	\$ 9,482.06	\$ 0.00	XXXXXXXXXXXX[REDACTED]
Client		Original Creditor		Account Name
Second Round Sub, LLC		Synchrony Bank		Lowes Consumer

Dear [REDACTED]

Please be advised that your Lowes Consumer account issued by Synchrony Bank was placed in our office by our client Second Round Sub, LLC. A balance of \$ 9,482.06 represents the current outstanding balance of this account. In accordance with our mutual agreement, please remit your first payment of \$300.32 on or before 12/29/2017. If you would like to make your payments over the phone, call toll free [REDACTED] and a representative will assist you.

Negotiated Amount: \$3,603.18 Number of Payments: 12 Down Payment Amount: \$300.32 Due Date: 12/29/2017

Monthly Payment Amount: \$300.26 1/31/2018-11/30/2018

Please direct all future correspondence and payments concerning this account to:

**Second Round Sub, LLC**

[REDACTED]

The mutually agreed upon payment arrangement has been extended as a courtesy to you. Any payment returned from our bank after deposit will terminate this agreement. Also, late remittance of payments may void your payment arrangement and the balance in full will be requested. Please note that we are not required to make this offer to you in the future.

We may report information about your account to credit bureaus. This information may already appear on your credit report.

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

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION**