

SOLOMON  
AND  
SOLOMON

Mailing Address: Columbia Circle, Albany, New York 12212-5019  
Located at: Five Columbia Circle, Albany, New York 12208  
(518) 456-8100 Fax: (518) 456-0651 Toll Free: 1-800-233-7515

11/2/15

626 RXR Plaza W Tower FL 6  
Uniondale, NY 11556  
Client: Robertson, Richard

Account Number Ending In: [REDACTED]

Dear Sir or Madam:

We are contacting you regarding the Synchrony Bank financed Sam's Club MC Account referenced above.

The current balance on your Synchrony Bank account as of November 2, 2015, including interest and fees is \$5,890.60.

As discussed in our recent telephone conversation regarding your Synchrony Bank account, if we receive all the payments set forth below by the indicated dates, we will consider this account settled for less than the full balance.

#	Amount	Due Date	#	Amount	Due Date	#	Amount	Due Date
1	\$245.46	11/10/2015	5	\$245.44	03/10/2016	9	\$245.44	07/10/2016
2	\$245.44	12/10/2015	6	\$245.44	04/10/2016	10	\$245.44	08/10/2016
3	\$245.44	01/10/2016	7	\$245.44	05/10/2016	11	\$245.44	09/10/2016
4	\$245.44	02/10/2016	8	\$245.44	06/10/2016	12	\$245.44	10/10/2016

If we fail to receive any of the above payments by the indicated dates, the account will not be settled pursuant to this arrangement.

**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 you on Form 1099-C 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.**

If you have already paid the agreed upon settlement or paid through an alternate payment method, disregard payment instructions.

Payments can be mailed in or made at [www.solomonpayments.com](http://www.solomonpayments.com)

If you have any questions, please write the firm or call the phone number 1-800-233-7515.

Our office is open Monday through Tuesday 8am to 8pm, Wednesday through Friday 8 am to 5pm EST.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector. The entire call may be recorded and monitored to ensure quality service.

Thank you for your cooperation in this matter.

Very truly yours,  
Monica Landy  
Account Representative

291  
Extension

