



5/4/2026
MidlandCredit.com
877-452-7697

Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET



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PAYMENT INFORMATION

Payment Due	\$100.00
Payment Due Date	5/31/2026
Balance Remaining	\$3,260.99

On 5/4/2026 you agreed to the schedule set below. Pay online at MidlandCredit.com or make checks payable to: "Midland Credit Management, Inc."

This agreement supersedes any other payment plan agreements which may have been agreed to in the past. If you would like any further information about your payment plan, visit us online at **MidlandCredit.com** or call **877-452-7697**.

Sincerely,
Tim Bolin, Division Manager

ACCOUNT SUMMARY

Original Creditor: SYNCHRONY BANK
Original Account Number: LOWE'S
Current Owner: Midland Credit Management, Inc.
Account Number: [REDACTED]

[Plan details](#)

Agreed Upon Payments: \$3,260.99

If you default on your payment plan, this agreement will be void and the full balance will be \$6,521.97.

This agreement will resolve your account.



Go Paperless Today!

Update your preferences and manage your account online.



Your Primary Method is: Promise

Date	Amount
5/31/2026	\$100.00
6/30/2026	\$100.00
7/31/2026	\$100.00
8/31/2026	\$141.00
9/30/2026	\$141.00
10/31/2026	\$141.00
11/30/2026	\$141.00
12/31/2026	\$141.00
1/31/2027	\$141.00
2/28/2027	\$141.00
3/31/2027	\$141.00
4/30/2027	\$141.00
5/31/2027	\$141.00
6/30/2027	\$141.00
7/31/2027	\$141.00
8/31/2027	\$141.00
9/30/2027	\$141.00
10/31/2027	\$141.00
11/30/2027	\$141.00
12/31/2027	\$141.00
1/31/2028	\$141.00
2/29/2028	\$141.00
3/31/2028	\$141.00
4/30/2028	\$140.99

We are not obligated to renew any offers provided.



MidlandCredit.com



877-452-7697



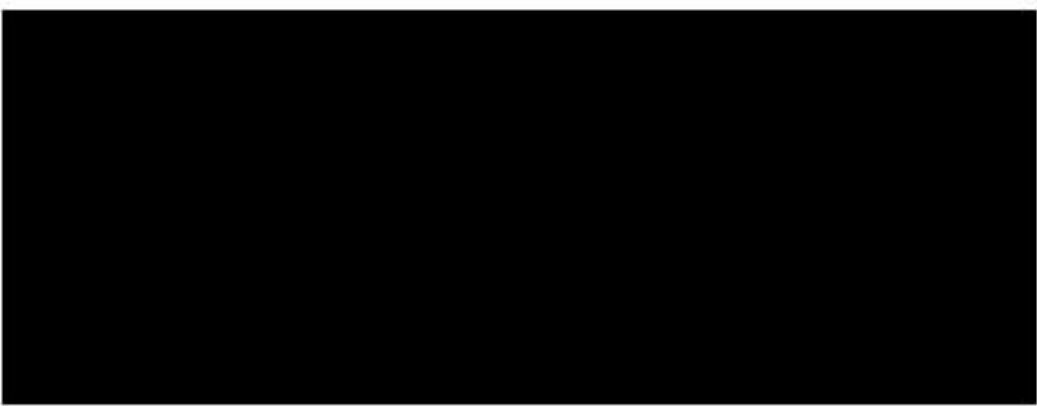
Midland Credit Management, Inc.
PO Box 2004
Warren, MI 48090-2004

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

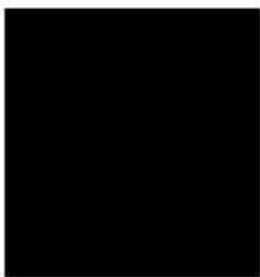


350 Camino De La Reina Suite 100
San Diego, CA 92108
877-452-7697

☐ Check here if you provided updated contact information on the reverse side.



DCA



Get updates on MidlandCredit.com

Payment Due	\$100.00
Payment Due Date	5/31/2026
Plan Balance	\$3,260.99

Account Number: [REDACTED]

Amount Enclosed: \$

Make checks payable to: "Midland Credit Management, Inc."
MCM Account Number: [REDACTED]



PPL001

Important Disclosure Information:

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

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	SYNCHRONY BANK	MCM Account Number	
Original Account Number		Charge-Off Date	3/8/2024
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	3/20/2026	Date of Default	11/9/2023

Important Contact Information

Send Payments to: Midland Credit Management, Inc. PO Box 2004 Warren, MI 48090-2004	Send disputes or an instrument tendered as full satisfaction of a debt to: Attn: Consumer Support Services 320 E Big Beaver Rd. Suite 300 Troy, MI 48083 You may also call: 877-452-7697
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We are required by law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU: To best serve your needs, if you have a language preference, please call us at 877-452-7697. A translation and description of commonly-used debt collection terms is available in multiple languages at www.nyc.gov/dca. We offer account servicing in both English and Spanish and all letters are available in both of these languages. New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431, 2058507

We are required by law to notify consumers of the following additional rights. Debt collectors are prohibited by 15 U.S.C. §1692 et seq., from engaging in abusive, deceptive and unfair collection efforts, including the use or threat of violence, the use of obscene or profane language, and repeated phone calls with the intent to annoy, abuse or harass. 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:

- Supplemental Security income (SSI);
- Social Security;
- Public assistance (welfare);
- Spousal support, maintenance (alimony) or child support;
- Unemployment benefits;
- Disability benefits;
- Workers' compensation benefits;
- Public or private pensions;
- Veterans' benefits;
- Federal student loans, federal student grants, and federal work study funds; and
- Ninety percent of your wages or salary earned in the last sixty days.

DPRODB

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address			
City		State	ZIP
Email		Cell Phone	
Work Phone		Home Phone	