

IN THE COUNTY COURT IN AND FOR
DUVAL COUNTY, FLORIDA

PORTFOLIO RECOVERY ASSOCIATES, LLC,
Plaintiff,

CASE NO.:

vs.

JACQUELINE ADAMS
Defendant.

Complaint

Plaintiff sues Defendant for damages, and would allege:

1. This is an action for damages less than \$8,000.
2. Defendant obtained and used a SYNCHRONY BANK/ SYNCHRONY BANK/ JC PENNEY revolving credit account, XXXXXXXXXXXXXXX5136 (the "Account").
3. Defendant did make purchases and charged same to the Account, but after statements were provided to Defendant, Defendant failed to make the monthly payments due upon the Account and failed to object to the balance then owing within a reasonable time, resulting in an Account Stated in the sum of \$4,138.61 (See Attached).
4. Plaintiff is the successor in interest of said Account having purchased said Account in good faith, for value, and in the ordinary course of business. (See Attached).
5. Plaintiff received the attached records of the original creditor pursuant to its purchase of the Defendant's account. Plaintiff independently checked the records for accuracy, and then integrated the records into their own business records.
6. Plaintiff has declared Defendant to be in default and demands payment of the balance due on the Account. Defendant has refused said demand.
7. Defendant is indebted to Plaintiff in the sum of \$4,138.61.
8. All conditions precedent to this action have occurred.

9. Pursuant to Rule 2.516, Plaintiff designates the following email addresses for the purpose of service of all documents required to be served pursuant to Rule 2.516 in this proceeding.
Primary E-Mail Address: LitigationService@Portfoliorecovery.com and Secondary Address: Florida_RA@portfoliorecovery.com.

WHEREFORE, Plaintiff demands Judgment against Defendant for \$4,138.61, plus costs.

/s/ John Bacus De Jesus Date: 03/14/2024
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1071722



4500 Munson St NW
Canton OH 44718, U.S.

BILL of SALE

PRA (X03S) – PLCC CH13 – February 2021 – g4533434

For value received and in further consideration of the mutual covenants and conditions set forth in the Forward Flow Accounts Purchase Agreement (the “Agreement”), dated as of this 9th day of October 2020 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C., Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC., (“Seller”) and Portfolio Recovery Associates, LLC (“Buyer”), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, to the extent of its ownership, the Accounts as set forth in the Notification Files (as defined in the Agreement), delivered by Seller to Buyer on or about 18th day of February 2021, and as further described in the Agreement.

Synchrony Bank

Lynne Fisher
By: Lynne Fisher (Feb 25, 2021 11:57 EST)
Lynne Fisher
Title: SVP Recovery Operations

RFS Holding LLC

Lynne Fisher
By: Lynne Fisher (Feb 25, 2021 11:57 EST)
Lynne Fisher
Title: Duly Authorized Signatory

Synchrony Card Funding, LLC

Lynne Fisher
By: Lynne Fisher (Feb 25, 2021 11:57 EST)
Lynne Fisher
Title: Duly Authorized Signatory

Retail Finance Credit Services, LLC

Lynne Fisher
By: Lynne Fisher (Feb 25, 2021 11:57 EST)
Lynne Fisher
Title: Vice President

Sale File: G4533434.DL

ACCOUNT NUMBER	*****5136
FORMER_GE_ACCOUNT_NUMBER	
OTHER_ACCOUNT_NUMBER_9X	*****9404
CUSTOMER TYPE	I
NAME	ADAMS JACQUELINE
BIRTH DATE	**/**/1957
CUSTOMER ID	*****
ADDRESS 1	3606 VICTORIA LAKES DR N
ADDRESS 2	
CITY	JACKSONVILLE
COUNTY	
STATE	FL
ZIP CODE	32226-5885
HOME PHONE NUMBER	*****
WORK PHONE NUMBER	*****
HOME PHONE FLAG	
WORK PHONE FLAG	
ADDRESS FLAG	
LANGUAGE IND	EN
MOBILE PHONE	
DEBTOR E-MAIL ADDRESS	*****
SECONDARY_CUSTOMER_TYPE	
SECONDARY_CUSTOMER_NAME	
SECONDARY BIRTH DATE	
SECONDARY_CUSTOMER_ID	
SECONDARY_CUSTOMER_ADDRESS1	
SECONDARY_CUSTOMER_ADDRESS2	
SECONDARY_CUSTOMER_CITY	
SECONDARY_CUSTOMER_STATE	
SECONDARY ZIP CODE	
SECONDARY_HOME_PHONE	
SECONDARY_WORK_PHONE	
INTEREST RATE	0000
CONTRACT DATE	20180723
CHARGE OFF DATE	20210202
LAST PAYMENT DATE	20200726

Sale File: G4533434.DL

ASSOCIATED COSTS	000000000
ACCRUED INTEREST	000078844
CURRENT BALANCE	0000457030
NET PRINCIPAL	000378186
NET ASSOCIATED COSTS	000000000
NET INTEREST	000078844
LAST PURCHASE DATE	20200807
LATE CHARGES DUE	00000000000
FIRST DELQ DT	20201105
LAST PAY AMT	00000011500
POST C/O PAYMENTS	
POST C/O INTEREST	
POST C/O FEES	
POST C/O CREDITS	
LENDING OFFICER CODE	JCP003
OFF DESC	JCPENNEY MASTERCARD®
BCLE CORP CODE	0181
JUDGMENT_RECORDED_D ATE	
JUDGMENT BOOK	
JUDGMENT PAGE	GECF
JUDGMENT_EXPIRATION_D ATE	
LEGAL USER AMOUNT1	00000000000
LEGAL USER AMOUNT2	00000000000
LEGAL USER AMOUNT3	00000000000
LEGAL USER AMOUNT4	00000000000
LEGAL USER AMOUNT5	00000000000
LEGAL USER AMOUNT6	00000000000
LEGAL USER AMOUNT7	00000000010
LEGAL USER AMOUNT8	00000000000
LEGAL USER VARIABLE1	1
LEGAL USER VARIABLE8	
LEGAL USER VARIABLE9	
LEGAL USER VARIABLE10	/Y/Y/1/W
LEGAL USER DATE2	00000000
LEGAL USER DATE3	20251104
LEGAL USER DATE4	00000000
LEGAL USER DATE5	00000000
LEGAL USER DATE6	20210129
AGENCY ATTY DPS CODE	X03S
AGENCY CODE	
SUIT REASON	PRIMARY
SUIT FILE DATE	20210128
COURT NAME	USBC, M DIS FL, JACKSONVI

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