

IN THE COUNTY COURT IN AND FOR  
DUVAL COUNTY, FLORIDA

PORTFOLIO RECOVERY ASSOCIATES, LLC,  
Plaintiff,

CASE NO.:

vs.

CHARLES SKINNER  
Defendant.

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**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/ AMAZON revolving credit account, XXXXXXXXXXXXX2272 (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 \$1,619.62 (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 \$1,619.62.
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](mailto:LitigationService@Portfoliorecovery.com) and Secondary Address: [Florida\\_RA@portfoliorecovery.com](mailto:Florida_RA@portfoliorecovery.com).

**WHEREFORE**, Plaintiff demands Judgment against Defendant for \$1,619.62, plus costs.

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

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1072636



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

## BILL of SALE

### PRA (PRFS) – PLCC Fresh – May 2021 – g5151859

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 14th day of August, 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 19th day of May 2021, and as further described in the Agreement.

Synchrony Bank

By: *Lynne Fisher*  
Lynne Fisher  
Title: SVP Recovery Operations

RFS Holding LLC

By: *Lynne Fisher*  
Lynne Fisher  
Title: Duly Authorized Signatory

Synchrony Card Funding, LLC

By: *Lynne Fisher*  
Lynne Fisher  
Title: Duly Authorized Signatory

Retail Finance Credit Services, LLC

By: *Lynne Fisher*  
Lynne Fisher  
Title: Vice President

ACCOUNT NUMBER	*****2272
FORMER GE ACCOUNT NUMBER	***** Y
CUSTOMER TYPE	I
NAME	SKINNER CHARLES
BIRTH DATE	**/**/1960
CUSTOMER ID	*****
LIABLE	
ACCOUNT ADDRESS 1	7244 FLORAL RIDGE DR
ACCOUNT ADDRESS 2	
CITY	JACKSONVILLE
COUNTY	
STATE	FL
ZIP CODE	32277-2802
HOME PHONE NUMBER	*****
WORK PHONE NUMBER	*****
HOME PHONE FLAG	
WORK PHONE FLAG	
ADDRESS FLAG	
LANG IND	EN
MOBILE PHONE	*****
DEBTOR E-MAIL ADDRESS	*****
CO CUSTOMER TYPE	
CO NAME	
CO BIRTH DATE	
CO CUSTOMER ID	
CO ACCOUNT ADDRESS 1	
CO ACCOUNT ADDRESS 2	
CO CITY	
CO COUNTY	
CO STATE	
CO ZIP CODE	
CO_HOME_PHONE_NUMBER	
CO_WORK_PHONE_NUMBER	
INTEREST RATE	0000
CONTRACT DATE	20170112
CHARGE OFF DATE	20210418
LAST PAYMENT DATE	20200517
CHARGE OFF AMOUNT	0000104009
ASSOCIATED COSTS	000000000
ACCRUED INTEREST	000061853
CURRENT BALANCE	0000165862
NET PRINCIPAL	000104009

**Sale File: G5151859.DL**

NET INTEREST	000061853
LAST INTEREST DATE	00000000
LPA	00000007600
FDOD	20201021
LAST PURCHASE DATE	20200401
POST C/O PAYMENTS	
POST C/O CREDITS	
POST C/O INTEREST	
POST C/O FEES	
LENDING OFFICER CODE	AMZ005
USER FIELD	0181
DPS_ID_AGENCY_ATTYS_CODE	PRFS
AGENCY CODE	
DEBTOR ATTORNEY	
DEBTOR ATTORNEY ADDRESS 1	
DEBTOR ATTORNEY ADDRESS 2	
DEBTOR ATTORNEY ADDRESS 3	
DEBTOR ATTORNEY CITY	
DEBTOR ATTORNEY STATE	
DEBTOR ATTORNEY ZIP	
DEBTOR ATTORNEY PHONE NUMBER	
DEBTOR ATTORNEY FAX NUMBER	
CO AGENCY CODE	
EMPLOYERS NAME	
EMPLOYERS ADDRESS	
CO EMPLOYERS NAME	
CO_EMPLOYERS_ADDRESS	
MONTHLY INCOME	000000000
MONTHLY PAYMENT	000000000
NEXT PAYMENT DATE	00000000
RECORD TYPE	A
SEQUENCE NUMBER	00
TITLE	
LOAN TYPE CODE	CHAC
DEALER CODE	
CHARGE_OFF_REASON_CODE	WNPY
ACCOUNT STATUS	SF5
SOURCE CODE	A
RECEIPT DATE	00010100

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