

STATE OF MICHIGAN  
IN THE 38TH DISTRICT COURT

Portfolio Recovery Associates, LLC

Plaintiff,

vs.

Case No.

Hon.

THE STATE OF MICHIGAN

Defendant.

\_\_\_\_\_  
WEBER & OLCESE, P.L.C.  
Michael J. Olcese (P46247)  
Sazan Bardha (P65425)  
Michael Kirschenheiter(P75722)  
Attorneys for Plaintiff  
P.O. Box 3006  
Birmingham, Michigan 48012  
800/594-5472  
\_\_\_\_\_

COMPLAINT

There is no other pending or resolved civil action arising out of the same transaction or occurrence as alleged in this complaint.

NOW COMES Plaintiff, Portfolio Recovery Associates, LLC ("Plaintiff"), by and through its attorneys, Weber & Olcese, P.L.C., and for its Complaint against Defendant(s), \_\_\_\_\_ ("Defendant"), states as follows:

JURISDICTION

1. That pursuant to MCR 2.113(C)(2), there is no other pending or resolved civil action arising out of the transactions or occurrences alleged in this Complaint.
2. That Plaintiff is doing business in the City of Norfolk VA 23502.
3. That upon information and belief, Defendant is domiciled in the City of DETROIT MI 48224-2554.
4. That the amount in controversy is \$5,445.56.

COUNT I

ACCOUNT STATED

5. That Plaintiff incorporates by reference Paragraphs 1 through 5.
6. That on or about July 17, 2020, the account at issue was transferred, sold and/or assigned from SYNCHRONY BANK to Plaintiff. (See attached bill of sale.)
7. That Plaintiff, through its assignor, and Defendant have consented to a sum as the credit balance due from one another on the account, Account Number: \*\*\*\*\*8893.
8. That Defendant has received periodic billing statements from Plaintiff's assignor to which Defendant has made payment(s) towards and/or not objected to.
9. That Defendant's payments and/or failure to successfully question the state of the account within a reasonable amount of time constitutes an admission of correctness.
10. That Defendant has been given all set-offs, credits and/or allowances on the account and is indebted to Plaintiff in the amount of \$5,445.56(see attached Exhibits).
11. That a statement of the account and an affidavit verifying the account are attached to this Complaint and incorporated by reference (see attached Exhibits).

WHEREFORE, Plaintiff prays that Judgment be entered in its favor and against Defendant in the amount of \$5,445.56.

Respectfully submitted,

WEBER & OLCESE, P.L.C.

By: \_\_\_\_\_

- Michael Olcese (P46247)
  - Sazan Bardha (P65425)
  - Michael Kirschenheiter(P75722)
  - Geoffrey Werber (P87124)
  - Sandra Francis (P74229)
- Attorneys for Plaintiff

Dated: August 24, 2023



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

## BILL of SALE

**PRA (XO9S) – PLCC 120 MP – July 2020 – g3047260**

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 10<sup>th</sup> day of February 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 17th day of July 2020, and as further described in the Agreement.

Synchrony Bank

By: Lynne Fisher  
Lynne Fisher (Jul 31, 2020 07:44 EDT)  
Lynne Fisher  
Title: SVP Recovery Operations

RFS Holding LLC

By: Lynne Fisher  
Lynne Fisher (Jul 31, 2020 07:44 EDT)  
Lynne Fisher  
Title: Duly Authorized Signatory

Synchrony Card Funding, LLC

By: Lynne Fisher  
Lynne Fisher (Jul 31, 2020 07:44 EDT)  
Lynne Fisher  
Title: Duly Authorized Signatory

Retail Finance Credit Services, LLC

By: Lynne Fisher  
Lynne Fisher (Jul 31, 2020 07:44 EDT)  
Lynne Fisher  
Title: Vice President

**AFFIDAVIT**

Commonwealth of Virginia  
City of Norfolk ss.

**Tyree Jones**

I, the undersigned, \_\_\_\_\_, Custodian of Records, for Portfolio Recovery Associates, LLC hereby depose, affirm and state as follows:

1. I am competent to testify to the matters contained herein.
2. I am an authorized employee of Portfolio Recovery Associates, LLC ("Account Assignee") which is doing business at Riverside Commerce Center, 120 Corporate Boulevard, Norfolk, Virginia, and I am authorized to make the statements, representations and averments herein, and do so based upon a review of the business records of the Original Creditor **SYNCHRONY BANK/SAMS CLUB** and those records transferred to Account Assignee from **SYNCHRONY BANK** ("Account Seller"), which have become a part of and have integrated into Account Assignee's business records, in the ordinary course of business.
3. According to the business records, which are maintained in the ordinary course of business, the account, and all proceeds of the account are now owned by the Account Assignee, all of the Account Seller's interest in such account having been sold, assigned and transferred by the Account Seller on **07/17/2020**. Further, the Account Assignee has been assigned all of the Account Seller's power and authority to do and perform all acts necessary for the settlement, satisfaction, compromise, collection or adjustment of said account, and the Account Seller has retained no further interest in said account or the proceeds thereof, for any purpose whatsoever.
4. According to the records transferred to the Account Assignee from Account Seller, and maintained in the ordinary course of business by the Account Assignee, there was due and payable from "\_\_\_\_\_" (Debtor and Co-Debtor") to the Account Seller the sum of **\$5,484.56** with respect to account number ~~ending in 0070~~, as of the date of **08/30/2019** with there being no known uncredited payments, counterclaims or offsets against the said debt as of the date of the sale.
5. According to the account records of said Account Assignee, after all known payments, counterclaims, and or setoffs occurring subsequent to the date of sale, Account Assignee claims the sum of **\$5,445.56** as due and owing as of the date of this affidavit.
6. Plaintiff believes that the defendant is not a minor or an incompetent individual, and declares that the Defendant is not on active military service of the United States.

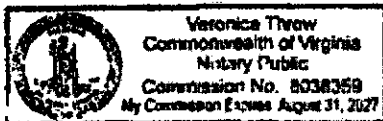
Portfolio Recovery Associates, LLC

By: *Tyree Jones* Tyree Jones, Custodian of Records



Subscribed and sworn to before me on JUL 28 2023

*Veronica Thow*  
Notary Public



Sale File: G3047260.DL

ACCOUNT NUMBER	*****8893
FORMER GE ACCOUNT NUMBER	
CUSTOMER TYPE	I
NAME	
BIRTH DATE	**/**/1955
CUSTOMER ID	*****
LIABLE	
ACCOUNT ADDRESS 1	971
ACCOUNT ADDRESS 2	
CITY	DETROIT
COUNTY	
STATE	MI
ZIP CODE	48224-2554
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	20030421
CHARGE OFF DATE	20190830
LAST PAYMENT DATE	20190124
CHARGE OFF AMOUNT	0000450754
ASSOCIATED COSTS	000000000
ACCRUED INTEREST	000097702
CURRENT BALANCE	0000548456
NET PRINCIPAL	000450754
NET ASSOCIATED COSTS	000000000