

**Sarah J. Miller** 123 Maple Avenue, Apt 4B Tampa, FL 33602

January 24, 2026

**Portfolio Recovery Associates, LLC** 120 Corporate Blvd Norfolk, VA 23502

**Re: Account # 8842-9910-XXXX**

Dear Portfolio Recovery Associates,

I am writing in response to a letter I received from you dated January 15, 2026, claiming that I owe a debt of \$852.40 originating from "Old Navy / Synchrony Bank."

This is not a refusal to pay, but a notice sent pursuant to the **Fair Debt Collection Practices Act (FDCPA), 15 USC 1692g Sec. 809(b)**. I am exercising my right to request validation of this alleged debt.

Please provide me with the following information to prove the validity of this claim:

- The name and address of the original creditor.
- Documentation showing that you are authorized to collect this debt.
- A copy of the last billing statement from the original creditor showing the balance.

Until this debt is validated, please cease all collection activities, including phone calls to my personal number (813) 555-0199.

Thank you for your cooperation. I look forward to your timely response.

Sincerely,

*(Sign here)*

**Sarah J. Miller**