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IN THE COUNTY COURT OF THE NINTH JUDICIAL CIRCUIT
IN AND FOR ORANGE COUNTY, FLORIDA
CIVIL DIVISION

SYNCHRONY BANK
Plaintiff,
vs.

IVANNA L ORTIZ
Defendant(s).
_____/

CASE NUMBER:

JUDGE:

Our File # 4837550

COMPLAINT

COMES NOW, the Plaintiff, SYNCHRONY BANK, by and through its undersigned Counsel, and sues Defendant(s), IVANNA L ORTIZ, and states as follows:

GENERAL ALLEGATIONS

1. This is an action for damages which exceed $8,000.00 but do not exceed $50,000.00 and is within the jurisdictional limits of this Honorable Court.

2. Plaintiff has been informed and believes that Defendant(s), IVANNA L ORTIZ, currently reside(s) within the jurisdictional boundaries of ORANGE County, therefore making this Court the proper venue to bring the instant action.

3. Upon Defendant's(s') request, SYNCHRONY BANK established a credit account in the name of Defendant(s), IVANNA L ORTIZ, either by application, telephone, or internet, and pursuant to the terms of said application issued a credit account bearing the account number [redacted].

4. Although numerous demands have been made by Plaintiff upon Defendant(s) for payment, there remains an amount due and owing.

5. Plaintiff has duly performed all promises, conditions precedent, and agreements as required.

6. This is an attempt to collect a debt and any information obtained herein will be used for that purpose.

COUNT 1- ACCOUNT STATED

Plaintiff re-adopts and re-alleges allegations one (1) through six (6) and further states as follows:

7. The current outstanding balance is $10,365.26. The account was charged off on May 31, 2023. See Attached.

8. Defendant(s) used or made payments on the subject account. A final statement was sent to the Defendant(s) to which the Defendant(s) did not object.

WHEREFORE, Plaintiff, SYNCHRONY BANK, respectfully requests this Honorable Court enter Judgment in its favor against Defendant(s), IVANNA L ORTIZ, in the sum of $10,365.26 together with court costs and any other just and further relief as this Honorable Court deems just and proper.

Date: 08/04/2025

ATTORNEY CONTACT INFO:
Angie J. Olivan
Phone: (262) 796-7857
E-mail: AOlivan@rauschsturm.com

/s/ Angie J. Olivan

Richard A. Russell - Bar #586651
Dalton K. Clark - Bar #1023237
Erica Lynn Peterson - Bar #0061179
Jarvis T. Wilson - Bar #1049736
John Felix Toro - Bar #0118939
Geovanna Andrea Vazquez - Bar #1025745
Tiffany Rochelle Young - Bar #1038328
Nikolas Alexander Rojas - Bar #1044353
Angie J. Olivan - Bar #1035194
Hollie Baros - Bar #0063949
Pablo Jose Escobedo – Bar #0125214
Sandra Rivera - Bar No. 1010759

RAUSCH STURM LLP
ATTORNEY FOR PLAINTIFF
100 Second Avenue South, Suite 306S
Saint Petersburg, FL 33701
(855) 560-6866 TTY: 711
lawfirmFL@rauschsturm.com

The Light True Crime



CARECREDIT/SYNCHRONY BANK

synchrony

IVANNA L ORTIZ
Account Number : [redacted]
Statement Closing Date: 05/31/2023

Summary of Account Activity

Previous Balance		$10,324.26
+	New Purchases	$0.00
-	Payments	$0.00
+/-	Credits, Fees & Adjustments (net)	($10,324.26)
+/-	Interest Charge (net)	$0.00
New Balance		**$0.00**

Credit Limit [redacted]
Available Credit $0.00
Days in Billing Period 28

Pay online for free at: mysynchrony.com
For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-893-7864).

Best times to call are Wednesday - Friday.

Payment Information

New Balance	**$0.00**
Total Minimum Payment Due	**$2,690.00**
Payment Due Date	**06/02/2023**

PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.
We may convert your payment into an electronic debit. See reverse side.

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to $41.00.

Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 11/03/24, 12/03/24 AND 12/03/23.

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

[redacted] DFH 1 3 3 230531 Z D PAGE 1 of 3 9072 2300 C6S7 01FS5302

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit™

Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
$2,690.00	$0.00	06/02/2023	$0.00	[redacted]6410

Payment Enclosed : $ _____.__

☐ **New address or e-mail? Check the box at left and print changes on back**

Payment due includes $ 0.00 past due. Please pay the past due amount PROMPTLY.
If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.

Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-1715

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 71754, Philadelphia, PA 19176-1754.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remit coupon portion of this statement or pay online at www.mysynchrony.com.
Overnight Payments: Payments cannot be made in person; mail payments to Synchrony Bank, **400 White Clay Center Drive, Newark, NJ 19711.**
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71756, Philadelphia, PA 19176-1756.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic func transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 669823, Dallas, TX 75266-0779 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at the Billing Inquiries Address of: Synchrony Bank, P.O. Box 71756, Philadelphia, PA 19176-1756
In your letter, give us the following information:
- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Synchrony Bank, P.O. Box 71756, Philadelphia, PA 19176-1756.
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.
Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.
Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. Conditional Payments: All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71756, Philadelphia, PA 19176-1756.
Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.
Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71757, Philadelphia, PA 19176-1757. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
How We Calculate Interest
Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on promotional purchases on the purchase date.
Your Account is owned and serviced by Synchrony Bank.

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.



[WF6455521CU] O1FS5302 - 03/06/23

Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐ Street Address
City, State ZIP
Phone #
Email

*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

**Remember, you can update the above information as well as your email address online at www.mysynchrony.com.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
12/03/2023	$275.00	$0.00	11/19/2022	Deferred Interest/No Interest If Paid In Full	$275.00
11/03/2024	$8,380.00	$0.00	10/05/2022	Deferred Interest/No Interest If Paid In Full	$8,970.00
12/03/2024	$895.00	$0.00	11/05/2022	Deferred Interest/No Interest If Paid In Full	$895.00

A summary of your promotional purchase is provided above.
If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.

To make more than one payment see Make Payment To address or pay online at mysynchrony.com.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
05/31/2023	05/31/2023	F9072004P00999990	CHARGE OFF ACCOUNT-PRINCIPALS	($9,998.29)
05/31/2023	05/31/2023	F9072004P00999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	($90.97)
05/31/2023	05/31/2023	F9072004P00999990	CHARGE OFF ACCOUNT *FEE CHARGEOFF*	($276.00)
			FEES	
05/26/2023	05/26/2023		LATE FEE	$41.00
			TOTAL FEES FOR THIS PERIOD	**$41.00**
			INTEREST CHARGED	
05/31/2023	05/31/2023		INTEREST CHARGE ON PURCHASES	$0.00
			TOTAL INTEREST FOR THIS PERIOD	**$0.00**

2023 Totals Year-to-Date	
Total Fees Charged in 2023	$246.00
Total Interest Charged in 2023	$70.06
Total Interest Paid In 2023	$0.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	$0.00	$0.00
Deferred Interest/No Interest If Paid In Full	12/03/2023	26.99%	$0.00	$0.00
Deferred Interest/No Interest If Paid In Full	11/03/2024	26.99%	$0.00	$0.00
Deferred Interest/No Interest If Paid In Full	12/03/2024	26.99%	$0.00	$0.00

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

Please Note: Our current Payment address has changed. If you mail your payment, please use the new address on your remittance coupon portion of the statement.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the "Contact Us" page.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Statement not provided to customer.

