



IAPD Report

Francesca Ophelia Talbert

CRD# 6930705

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

Francesca Ophelia Talbert (CRD# 6930705)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **09/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	J.P. MORGAN SECURITIES LLC	CRD# 79	05/07/2018
IA	J.P. MORGAN SECURITIES LLC	CRD# 79	07/12/2018

QUALIFICATIONS

This representative is currently registered in **27** SRO(s) and **50** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

FIRM	CRD#	LOCATION	REGISTRATION DATES
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No information reported.

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Financial	13



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **50** jurisdiction(s) and 27 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **J.P. MORGAN SECURITIES LLC**
Main Address: 270 PARK AVENUE
NEW YORK, NY 10017
Firm ID#: 79

Regulator	Registration	Status	Date
B 24X National Exchange LLC	General Securities Principal	Approved	10/31/2025
B 24X National Exchange LLC	General Securities Representative	Approved	10/31/2025
B BOX Exchange LLC	General Securities Representative	Approved	05/07/2018
B BOX Exchange LLC	General Securities Principal	Approved	08/16/2022
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	01/28/2020
B Cboe BYX Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	01/28/2020
B Cboe BZX Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B Cboe C2 Exchange, Inc.	General Securities Representative	Approved	05/07/2018
B Cboe C2 Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	01/28/2020
B Cboe EDGA Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	01/28/2020



Qualifications

Regulator	Registration	Status	Date
B Cboe EDGX Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B Cboe Exchange, Inc.	General Securities Representative	Approved	05/07/2018
B Cboe Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B FINRA	General Securities Representative	Approved	05/07/2018
B FINRA	General Securities Principal	Approved	08/16/2022
B Investors' Exchange LLC	General Securities Representative	Approved	05/07/2018
B Investors' Exchange LLC	General Securities Principal	Approved	08/16/2022
B Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	03/31/2020
B Long-Term Stock Exchange, Inc.	General Securities Principal	Approved	08/16/2022
B MEMX LLC	General Securities Representative	Approved	02/16/2021
B MEMX LLC	General Securities Principal	Approved	08/16/2022
B MIAX Emerald, LLC	General Securities Representative	Approved	03/22/2019
B MIAX Emerald, LLC	General Securities Principal	Approved	08/16/2022
B MIAX PEARL, LLC	General Securities Representative	Approved	01/28/2020
B MIAX PEARL, LLC	General Securities Principal	Approved	08/16/2022
B MIAX Sapphire	General Securities Principal	Approved	09/23/2024
B MIAX Sapphire	General Securities Representative	Approved	09/23/2024
B Miami International Securities Exchange, LLC	General Securities Representative	Approved	01/28/2020



Qualifications

Regulator	Registration	Status	Date
B Miami International Securities Exchange, LLC	General Securities Principal	Approved	08/16/2022
B NYSE American LLC	General Securities Representative	Approved	05/07/2018
B NYSE American LLC	General Securities Principal	Approved	08/16/2022
B NYSE Arca, Inc.	General Securities Representative	Approved	05/07/2018
B NYSE Arca, Inc.	General Securities Principal	Approved	08/16/2022
B NYSE National, Inc.	General Securities Representative	Approved	05/18/2018
B NYSE National, Inc.	General Securities Principal	Approved	08/16/2022
B NYSE Texas, Inc.	General Securities Representative	Approved	05/07/2018
B NYSE Texas, Inc.	General Securities Principal	Approved	08/16/2022
B Nasdaq GEMX, LLC	General Securities Representative	Approved	05/07/2018
B Nasdaq GEMX, LLC	General Securities Principal	Approved	08/16/2022
B Nasdaq ISE, LLC	General Securities Representative	Approved	05/07/2018
B Nasdaq ISE, LLC	General Securities Principal	Approved	08/16/2022
B Nasdaq MRX, LLC	General Securities Representative	Approved	05/07/2018
B Nasdaq MRX, LLC	General Securities Principal	Approved	08/16/2022
B Nasdaq PHLX LLC	General Securities Representative	Approved	05/07/2018
B Nasdaq PHLX LLC	General Securities Principal	Approved	08/16/2022
B Nasdaq Stock Market	General Securities Representative	Approved	05/07/2018



Qualifications

	Regulator	Registration	Status	Date
B	Nasdaq Stock Market	General Securities Principal	Approved	08/16/2022
B	Nasdaq Texas, LLC	General Securities Representative	Approved	05/07/2018
B	Nasdaq Texas, LLC	General Securities Principal	Approved	08/16/2022
B	New York Stock Exchange	General Securities Representative	Approved	05/07/2018
B	New York Stock Exchange	General Securities Principal	Approved	08/16/2022
B	Alabama	Agent	Approved	02/21/2019
B	Alaska	Agent	Approved	02/20/2019
B	Arizona	Agent	Approved	02/20/2019
B	Arkansas	Agent	Approved	02/14/2019
B	California	Agent	Approved	02/11/2019
B	Colorado	Agent	Approved	04/26/2019
B	Connecticut	Agent	Approved	02/11/2019
B	Delaware	Agent	Approved	02/14/2019
B	District of Columbia	Agent	Approved	02/14/2019
B	Florida	Agent	Approved	02/12/2019
B	Georgia	Agent	Approved	03/07/2019
B	Hawaii	Agent	Approved	02/11/2019
B	Idaho	Agent	Approved	02/11/2019
B	Illinois	Agent	Approved	04/25/2019



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	03/06/2019
B Iowa	Agent	Approved	02/11/2019
B Kansas	Agent	Approved	02/15/2019
B Kentucky	Agent	Approved	02/27/2019
B Louisiana	Agent	Approved	02/11/2019
B Maine	Agent	Approved	02/12/2019
B Maryland	Agent	Approved	02/12/2019
B Michigan	Agent	Approved	03/27/2019
B Minnesota	Agent	Approved	02/11/2019
B Mississippi	Agent	Approved	03/07/2019
B Montana	Agent	Approved	03/06/2019
B Nebraska	Agent	Approved	02/13/2019
B Nevada	Agent	Approved	02/20/2019
B New Hampshire	Agent	Approved	03/19/2019
B New Jersey	Agent	Approved	03/15/2019
B New Mexico	Agent	Approved	02/11/2019
B New York	Agent	Approved	02/11/2019
B North Carolina	Agent	Approved	02/28/2019
B North Dakota	Agent	Approved	02/12/2019



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	02/08/2019
B Oklahoma	Agent	Approved	02/11/2019
B Pennsylvania	Agent	Approved	02/13/2019
B Puerto Rico	Agent	Approved	02/11/2019
B Rhode Island	Agent	Approved	02/13/2019
B South Carolina	Agent	Approved	02/12/2019
B South Dakota	Agent	Approved	02/12/2019
B Tennessee	Agent	Approved	02/11/2019
IA Texas	Investment Adviser Representative	Approved	07/12/2018
B Texas	Agent	Approved	02/11/2019
B Utah	Agent	Approved	02/11/2019
B Vermont	Agent	Approved	03/22/2019
B Virgin Islands	Agent	Approved	02/11/2019
B Virginia	Agent	Approved	02/13/2019
B Washington	Agent	Approved	04/12/2019
B West Virginia	Agent	Approved	02/27/2019
B Wisconsin	Agent	Approved	02/11/2019
B Wyoming	Agent	Approved	02/11/2019



Qualifications

Branch Office Locations

J.P. MORGAN SECURITIES LLC
8181 Communications Pkwy, F-04
Plano, TX 75024



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	03/09/2020

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/06/2018

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	07/03/2018

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

No information reported.

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2018 - Present	JPMORGAN SECURITIES LLC	INVESTMENT SUPPORT SENIOR SPECIALIST II	Y	SAN ANTONIO, TX, United States
02/2017 - 03/2018	JPMorgan Chase Bank, N.A	DOCUMENT REVIEW SENIOR SPECIALIST 1 - REMITTANCE	N	SAN ANTONIO, TX, United States
11/2016 - 02/2017	JPMorgan Chase Bank, N.A.	DOCUMENT REVIEW SENIOR SPECIALIST 1 - COURT ORDERS	N	SAN ANTONIO, TX, United States
09/2015 - 11/2016	JPMorgan Chase Bank, N.A.	CONSUMER ONLINE TECHNICAL SUPPORT	N	SAN ANTONIO, TX, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

No information reported.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Financial	13

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/11/2020

If a compromise with creditor, provide:

Name of Creditor: HCCredit/FEB

Original Amount Owed: \$500.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief.

Broker Statement

I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 2 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017



Organization Investment-Related?

Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 11/28/2019
If a compromise with creditor, provide:
Name of Creditor: Syncb/Car Care Disc TI
Original Amount Owed: \$733.00
Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending.

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 3 of 13

Reporting Source: Individual
Action Type: Compromise
Action Date: 11/11/2017
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 05/23/2019
If a compromise with creditor, provide:
Name of Creditor: WF CRD SVC
Original Amount Owed: \$954.00
Terms Reached with Creditor: Compromised for 549.00

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 4 of 13

Reporting Source: Individual
Action Type: Compromise
Action Date: 11/11/2017

**Organization Investment-Related?**

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 04/30/2018

If a compromise with creditor, provide:

Name of Creditor: Discover FIN SVCS LLC

Original Amount Owed: \$1,099.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending.

Broker Statement

I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 5 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/29/2019

If a compromise with creditor, provide:

Name of Creditor: Chase Card

Original Amount Owed: \$1,185.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending.

Broker Statement

I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 6 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017

Organization Investment-

**Related?**

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/31/2019

If a compromise with creditor, provide:

Name of Creditor: Comenity Bank/LnBryant

Original Amount Owed: \$1,253.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending. Amount accepted by creditor \$600.00

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 7 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/30/2019

If a compromise with creditor, provide:

Name of Creditor: CapitalOne

Original Amount Owed: \$2,690.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending. Amount accepted by creditor \$1279.93 BY 6/30/2019

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 8 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017

Organization Investment-Related?



Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 08/28/2019

If a compromise with creditor, provide:

Name of Creditor: CapitalOne

Original Amount Owed: \$3,406.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending. Amount accepted by creditor \$1609.16

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 9 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/11/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/30/2020

If a compromise with creditor, provide:

Name of Creditor: Chase Card

Original Amount Owed: \$4,009.00

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief.

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 10 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 03/22/2018

Organization Investment-Related?



Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 05/23/2018

If a compromise with creditor, provide:

Name of Creditor: Syncb/TJX Cos

Original Amount Owed: \$1,788.97

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise and payment plan will be complete by May 23, 2018.

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 11 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/27/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/31/2018

If a compromise with creditor, provide:

Name of Creditor: Comenity Bank/Torrid

Original Amount Owed: \$1,637.55

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise still pending. Amount accepted by creditor \$699.00 BY 12/31/2018

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 12 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/27/2018

Organization Investment-Related?

Action Pending? No



Disposition: Satisfied/Released

Disposition Date: 03/27/2018

If a compromise with creditor, provide:

Name of Creditor: ComenityCap/Gamestop

Original Amount Owed: \$1,320.93

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise and payment plan will be complete by March 27, 2018.

Broker Statement I made a financial decision to close out and pay off all my credit card debt in November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving/compromising and paying off credit cards.

Disclosure 13 of 13

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/16/2018

Organization Investment-Related? No

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 07/16/2018

If a compromise with creditor, provide:

Name of Creditor: Paypal

Original Amount Owed: \$2,133.28

Terms Reached with Creditor: Terms/compromise are done by National Debt Relief. Compromise and payment plan will be complete by July 16, 2018.

Broker Statement I made a financial decision to close out and pay off all my credit card debt in October/November 2017. I chose to enroll in a debt resolution service called National Debt Relief. I am still in the process of resolving and paying off credit cards.



End of Report

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