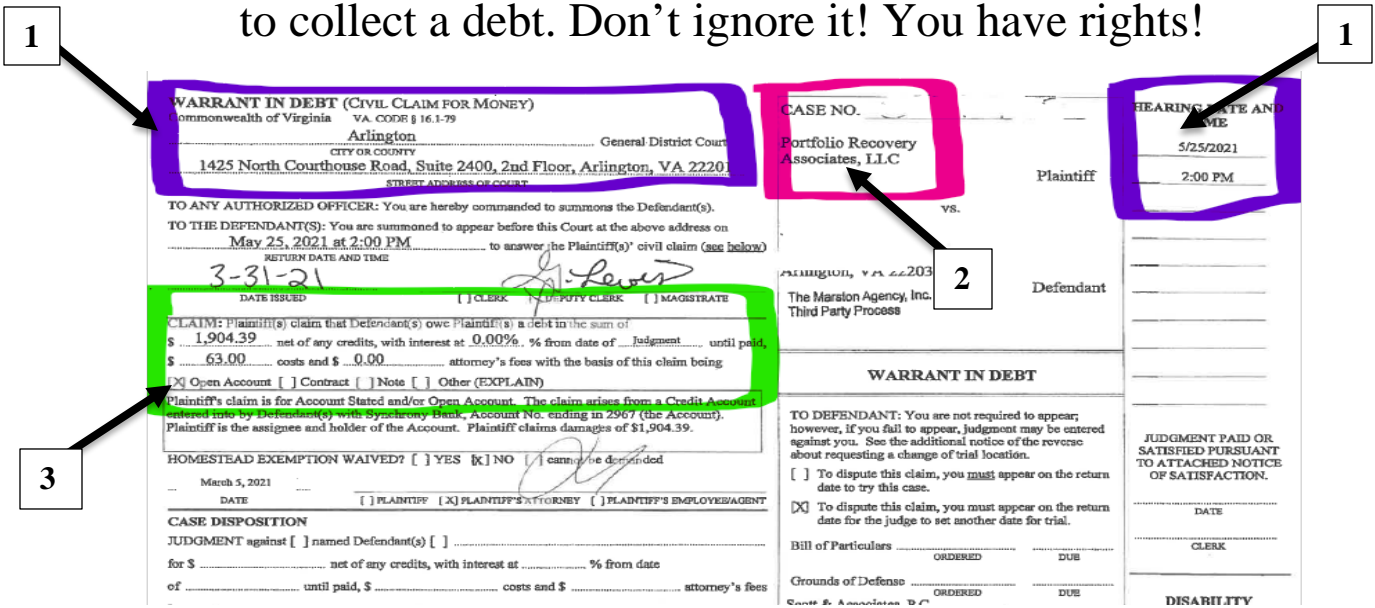


Did you receive a Warrant in Debt? It means that you are being sued to collect a debt. Don't ignore it! You have rights!



1 WARRANT IN DEBT (CIVIL CLAIM FOR MONEY)
Commonwealth of Virginia VA CODE § 16.1-79
Arlington General District Court
1425 North Courthouse Road, Suite 2400, 2nd Floor, Arlington, VA 22201
STREET ADDRESS OF COURT

CASE NO. Portfolio Recovery Associates, LLC
Plaintiff

HEARING DATE AND TIME
5/25/2021
2:00 PM

TO ANY AUTHORIZED OFFICER: You are hereby commanded to summons the Defendant(s).
TO THE DEFENDANT(S): You are summoned to appear before this Court at the above address on
May 25, 2021 at 2:00 PM to answer the Plaintiff(s)' civil claim (see below)
RETURN DATE AND TIME
3-31-21
DATE ISSUED [] CLERK [] DEPUTY CLERK [] MAGISTRATE

CLAIM: Plaintiff(s) claim that Defendant(s) owe Plaintiff(s) a debt in the sum of
\$ 1,904.39 net of any credits, with interest at 0.00%, % from date of Judgment until paid,
\$ 63.00 costs and \$ 0.00 attorney's fees with the basis of this claim being
 Open Account Contract Note Other (EXPLAIN)
Plaintiff's claim is for Account Stated and/or Open Account. The claim arises from a Credit Account
entered into by Defendant(s) with Synchrony Bank, Account No. ending in 2967 (the Account).
Plaintiff is the assignee and holder of the Account. Plaintiff claims damages of \$1,904.39.

HOMESTEAD EXEMPTION WAIVED? [] YES NO [] cannot be determined
March 5, 2021
DATE [] PLAINTIFF PLAINTIFF'S ATTORNEY [] PLAINTIFF'S EMPLOYEE/AGENT

CASE DISPOSITION
JUDGMENT against [] named Defendant(s) []
for \$ net of any credits, with interest at % from date
of until paid, \$ costs and \$ attorney's fees

WARRANT IN DEBT
TO DEFENDANT: You are not required to appear, however, if you fail to appear, judgment may be entered against you. See the additional notice of the revocac about requesting a change of trial location.
[] To dispute this claim, you must appear on the return date to try this case.
 To dispute this claim, you must appear on the return date for the judge to set another date for trial.

Bill of Particulars ORDERED DUE
Grounds of Defense ORDERED DUE
Suff & Associates, P.C.

JUDGMENT PAID OR SATISFIED PURSUANT TO ATTACHED NOTICE OF SATISFACTION.
DATE
CLERK
DISABILITY

2

3

A Warrant in Debt is not the same as an arrest warrant even if it was served by a Sheriff! It does not mean you have been charged with a crime or that you are in trouble with ICE. It is a civil complaint that a company filed to collect a debt.

The Court will process your case even without you. You have the right to dispute that you owe a debt and ask for a trial! Make sure you protect your rights!

There is important information on the Warrant in Debt:

1. These boxes show the court where your case will take place and the date and time of your hearing. You must go to court at that date and time.
2. This is the company that is suing you (the Plaintiff). You may not recognize the name of the company – you need to show up at court anyway!
3. This is the amount that the Plaintiff is asking you to pay.

When you go to court, you should:

1. Tell the Judge that you don't agree that you owe the debt.
2. Ask for a Bill of Particulars – this is a document that will give you more specific information about what the Plaintiff is claiming you owe.
3. Ask for a trial date – this will likely be about two or three months later.

The Plaintiff has to prove to a Court that you owe it a specific amount of money.

There are a number of companies that buy old debts for pennies on the dollar and then sue people to collect on those debts. These are called “debt buyers.” They are companies like: Portfolio Recovery Associates, LVNV Funding, Midland Funding, Midland Credit Management, Crown Asset Management, Unifund LLC, Credit Corp and many others.

If you don’t recognize the name of the company suing you, you have the right to go to court and dispute that you owe a debt!

Sometimes the Warrant in Debt may say something like: Unifund LLC, assignee of Capital One Bank. Even if you think that you once owed a debt to Capital One Bank...don’t be fooled. Capital One Bank isn’t suing you - they likely closed your account and sold your debt.

Debt buyers have to prove that you owe them a specific amount of money – not that you used to owe a debt to another, different company.

You have a good chance of winning your case or negotiating a good settlement if you ask for a trial and get a lawyer.

Do you need a lawyer? Call the Legal Aid Justice Center:

Charlottesville Office (Cities – Charlottesville, and Counties - Albemarle, Fluvanna, Greene, Louisa, and Nelson)	434-977-0558
Falls Church Office (Cities – Fairfax, Falls Church, Herndon, Alexandria, and Counties – Loudoun, Fairfax, Arlington, Prince William, and Stafford)	703-778-3450
Richmond/Petersburg Office (Cities – Richmond, Petersburg, Hopewell, and Colonial Heights, and Counties – Chesterfield, Hanover, Henrico, New Kent, Goochland, Powhatan, Surry, Prince George, Dinwiddie, and Charles City)	804-643-1086

You can also call the Virginia Poverty Law Center Helpline: 866-534-5243