

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF ORANGE,

Index Number: [REDACTED] 10

-----X  
CITIBANK (SOUTH DAKOTA), N.A.,

Plaintiff,

-against-

CRAIG [REDACTED]

Defendant.

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18%  
LAWSUIT  
2 PAYMENTS

STIPULATION OF  
SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between CITIBANK (SOUTH DAKOTA), N.A., (hereinafter "Creditor" or "Plaintiff") by its attorney, Peter T. Roach & Associates, P.C., and CRAIG [REDACTED] (hereinafter "Debtor" or "Defendant") that the within matter is settled under the following terms and conditions:

1. Debtor acknowledges a debt to CITIBANK (SOUTH DAKOTA), N.A., in the sum of \$4,665.76 identified as Account number \*\*\*\*\*[REDACTED], and hereby appears and agrees to waive any and all defenses, jurisdictional or otherwise, in any action currently pending, or to be commenced upon default herein, to collect said debt.

2. Debtor will pay to the attorneys for the Creditor, payable to "Citibank (South Dakota), N.A.", to be received at their office, 125 Michael Drive, Suite 105, Syosset, NY 11791, the sum of \$850.00 consisting of principal, costs and disbursements in installments as follows:

\$425.00 on or before March 5, 2011 and thereafter \$425.00 on or before the 5th day of each and every succeeding month until the total sum of \$850.00 is paid (the final installment being in the sum of \$425.00). No further interest shall accrue unless Debtor defaults.

3. In the event of any uncured default in any of the aforesaid payments, where an affidavit of confession of judgment has been signed by Debtor, Debtor consents to Creditor filing, upon ten (10) days written notice, said affidavit of confession of judgment in any county in New York State, crediting on entry any payment made prior to such default. In the event of a default in any of the aforesaid payments and where an affidavit of confession of judgment has not been signed by Debtor and suit has not been filed, Creditor may, upon ten (10) days written notice, commence an action on the debt, crediting any payment made prior to such default, if such default remains uncured. In the event that a judgment has already been entered in this matter, Plaintiff may, upon ten (10) days written notice, execute on any judgment entered herein. In any case, if suit has been filed and a judgment has not previously been entered, Plaintiff may, upon ten (10) days written notice, enter a judgment for the full amount demanded in the complaint plus interest, costs and attorney's fees, if applicable, crediting on execution any payment made prior to such default.