

SUPREME COURT OF THE COUNTY OF NASSAU  
STATE OF NEW YORK

20%  
LAWSUIT

DISCOVER BANK,

Plaintiff,

Index No. [REDACTED]

STIPULATION OF  
SETTLEMENT

-against-

[REDACTED]

Defendant.

It is hereby stipulated and agreed by and between the parties that the above case is settled for the sum of \$11,727.00 to be paid on the following terms:

1. Defendant agrees to pay Plaintiff \$1,954.50 by July 15, 2013.
2. Defendant is to pay the remaining balance of \$9,772.50 in 5 monthly payments of \$1,954.50 each due on the 15th of the month beginning August 15, 2013 through December 15, 2013.
3. Payments are to be applied initially to court costs and disbursements and then to the reduction of principal.
4. No interest is to accrue.
5. All payments are to be made payable to Zwicker and Associates PC and sent to Zwicker & Associates PC, PO Box 9043, Andover, MA, 01810-9043
6. This stipulation of settlement shall be filed with the court.
7. In the event of default, notice of such default will be mailed by ordinary mail to the Defendant at his last known address and if such default remains uncured for ten (10) days then Plaintiff, by filing an affidavit with the court setting forth the terms of default, shall be entitled, without further notice, to enter judgment against the Defendant in the amount listed within the complaint of \$16,202.01, plus costs if any, and disbursements, less any payments received.
8. Upon full payment by Defendant in accordance with the terms of this stipulation of settlement, Plaintiff shall file a notice of discontinuance with prejudice with the court.

[REDACTED]  
Defendant

*Steven P. Cawley*  
STEVEN P. BANN, Esq.  
JONATHAN CAWLEY, Esq.  
ALEX CAMERON, Esq.  
Zwicker & Associates, PC  
A law firm engaged in debt collection  
Attorneys for Plaintiff

Date: July 1, 2013

Date:

Sworn to before me on July 1, 2013

*Thomas J. Margoline*  
Notary Public

THOMAS J. MARGOLINE  
Notary Public, State of New York  
No. 02MA8086936  
Qualified in Nassau County  
Commission Expires February 3, 2015