

CITY COURT OF CITY OF SARATOGA SPRINGS
COUNTY OF SARATOGA, STATE OF NEW YORK

CAPITAL ONE BANK (USA), N.A.

PLAINTIFF,

SAMUEL [REDACTED]

DEFENDANT(S).

INDEX NUMBER [REDACTED]

FILE NO. [REDACTED]

-AGAINST-

FORBEARANCE AGREEMENT AND STIPULATION OF SETTLEMENT

THIS AGREEMENT is made on January 23, 2018, between CAPITAL ONE BANK (USA), N.A. (the "Creditor") and Samuel [REDACTED] (the "Consumer").

1. Consumer agrees to pay to Creditor in full settlement of account number ending in [REDACTED] (the "Account") the amount of \$583.00 pursuant to the repayment schedule set forth in this Agreement.
2. All payments shall be made payable to CAPITAL ONE BANK (USA), N.A. Your client may forward payments to Selip & Stylianou, LLP, P.O. Box 9001, Woodbury, NY 11797-9001 or pay online at www.seliplaw.com. All payments are subject to collection.
3. In the event that the Consumer shall default in making any of the payments required hereunder, then we will mail written notice of the default to the Consumer's attorney. The entire amount of the judgment, less a credit against same for any payments made hereunder, shall immediately be due and payable at the option of the Creditor and without further notice and demand. In such an event, Creditor may enforce the judgment already entered.
4. Once Creditor receives the full amount Consumer has agreed to pay pursuant to this Agreement, Creditor will forward a Satisfaction of Judgment to the court for filing and will mail a duplicate original Satisfaction of Judgment to you or to your attorney, if you have one.
5. Pursuant to NY CPLR R. 2101(e), the parties authorize the court to file a copy, facsimile, or electronically-signed copy of this document in lieu of the original.

Repayment Schedule

PAYMENT NUMBER	PAYMENT DATE	PAYMENT AMOUNT
1.	02/15/2018	\$48.62
2.	03/15/2018	\$48.58
3.	04/15/2018	\$48.58
4.	05/15/2018	\$48.58
5.	06/15/2018	\$48.58
6.	07/15/2018	\$48.58
7.	08/15/2018	\$48.58
8.	09/15/2018	\$48.58
9.	10/15/2018	\$48.58
10.	11/15/2018	\$48.58
11.	12/15/2018	\$48.58
12.	01/15/2019	\$48.58

25%
12 PAYMENTS
JUDGMENT