

# RUBIN & ROTHMAN, LLC

ATTORNEYS AT LAW  
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MARY LACOSTE  
DIRECTOR OF OPERATIONS

30%

February 9, 2012

JOSEPH RUBIN (1927-1984)  
KEITH H. ROTHMAN<sup>1</sup>

ADAM V. ACUFF<sup>1</sup>  
MARK BRAVERMAN<sup>1</sup>  
SHARI BRAVERMAN<sup>1</sup>  
DAVID K. KOWALENKO<sup>1,2</sup>  
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ELIZABETH T. VRACHNAS<sup>1</sup>  
VALERIE E. WATTS<sup>1</sup>  
DIANA K. ZOLLNER<sup>2</sup>

<sup>1</sup>MEMBER N.Y. BAR  
<sup>2</sup>MEMBER N.J. BAR

X REPLY TO N.Y. OFFICE  
REPLY TO N.J. OFFICE

VIA FACSIMILE ONLY

C/O MICHAEL SININSKY @

~~XXXXXXXXXXXXXXXXXXXX~~  
Fax No.: 888-777-2170

CREDITOR: CAPITAL ONE BANK (USA), N.A.

DEBTOR: ~~XXXXXXXXXXXXXXXXXXXX~~

OUR FILE NO: ~~XXXXXXXXXXXX~~

Original Capital One Bank

Credit Card No. ~~XXXXXXXXXXXX~~

ORIGINAL CLAIM: \$5,229.19


Balance as of 2/10/12: \$5,229.19

Dear Michael:

Pursuant to our conversation, this is to advise that plaintiff is willing to accept a payment of \$ 1,600.00 as full settlement of plaintiff's claim in the above referenced matter. Payment is to be sent to our office and made payable to Rubin and Rothman LLC, as attorneys, 1787 Veterans Highway, P.O. Box 550, Islandia, New York 11749. This offer will remain open until February 29, 2012, and payment must be received on or before said date. Upon clearance of funds, plaintiff will send you a letter notifying you that this matter has been settled.

Thank you for your courtesy and professionalism in this matter. Please feel free to contact the undersigned at extension 460 with any further questions.

Very truly yours,  
RUBIN & ROTHMAN, LLC

  
~~XXXXXXXXXXXXXXXXXXXX~~

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.