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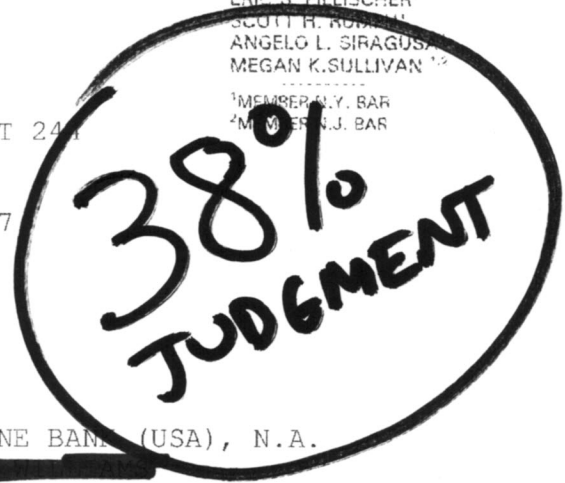
REPLY TO N.Y. OFFICE
NYC DCA LIC. 2045512

1-800-298-6058

CALL: AMANDA GONZALEZ EXT 244

June 05, 2017

LAW OFFICE OF KENNETH H. DRAMER
626 RXR PLAZA, WEST TOWER-6TH FLOOR
UNIONDALE NY 11556



OUR FILE NO: [REDACTED]
CREDITOR: CAPITAL ONE BANK (USA), N.A.
DEBTOR: BEVERLY [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$2,472.69. This letter will confirm that we are prepared to accept \$954.00 to resolve this matter, payable as follows:

- 1. \$954.00 payable no later than 6/15/17

A judgment has been entered against your client and any enforcement measures begun prior to your promise to pay will continue (it should not be implied that such measures have or have not been taken). Withdrawing those activities based on your client's promise to pay might prejudice our client's rights. However, we will take no additional measures to enforce the claim if payments are made in accordance with the above payment schedule. Upon receipt and clearance of the final payment, we will attempt to withdraw any enforcement measures previously taken. Unfortunately, due to processing delays, the parties to whom we have issued executions and restraining notices sometimes continue enforcement even after we ask them to stop. Kindly bring any problems arising from enforcement activities to our attention and you will have our full cooperation in resolving the issue. Upon payment by your client in accordance with the terms of this letter, we will issue a satisfaction of judgment.

If payments are not made according to the above schedule, we will attempt to collect the full amount of this claim, crediting your client with any payments made herein.

All checks should be sent to P.O. Box 550, Islandia, New York 11749, payable to Rubin and Rothman, and refer to our file number [REDACTED]. In addition to personal checks, we accept WESTERN UNION and electronic payments. You can make electronic payments on-line at RRLLC189.com or by calling us during office hours.

This is not a payoff letter and the offer does not apply to anyone who is refinancing or selling real estate.

RUBIN & ROTHMAN

AGREEMENT CONCLUDED BY:
AMANDA GONZALEZ EXT 244

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. Federal and State law require that we treat you fairly and prohibit certain methods of debt collection. Please view our website at www.RubinRothman.com to review your rights under Federal and State Law.