

Account # [REDACTED]  
[REDACTED] (via Michael Sinisky)  
[REDACTED]  
[REDACTED] NY 10440

**39%  
LAW SUIT**

**SETTLEMENT AGREEMENT**

March 25, 2013

Dear Mr. Sinisky,

On behalf of your client, [REDACTED] Cogent Financial Group and the undersigned account holder agree to settle Accountholder's account [REDACTED]

The current balance owed is **\$13,417.45**. We are willing to settle for **\$5200** which is inclusive of all our refilling and reporting fees.

These initial payment of \$1200 is due no later **March 31st, 2013 (which is Sunday)**. They must be deposited in the Company's Wells Fargo Trust Account [REDACTED]. Please call our office to confirm your deposit. The remaining \$4000 may be paid interest free in 10 equal payments of \$400 on the 30<sup>th</sup> of each month.

As part of this agreement, and as your original lender, Cogent Financial Group agrees to update all three (3) Credit Bureaus and report this loan "Paid in Full". We also agree to cease all actions regarding DMV 262 Registered Lien- releasing ourselves of any rights or assets claims for the individual CDL. As well, **upon signing this agreement**, the company agrees to stop all current legal action including but not limited to, Default Judgment, Bank Lien and Employer Garnishment.

Failure to make this scheduled payment will void this agreement. We will immediately restate our legal position and pursue all our legal remedies. Court Costs, interest and late charges will be added retroactively to the account, and any discounts given through this agreement will be null and void.

Please sign this agreement and return it to our office immediately either by fax or email. Failure to do so will void the agreement we will renew our current legal alternatives.

IT IS SO AGREED:

X [Signature]  
Cogent Financial Group

X 3-25-13  
Date

X \_\_\_\_\_  
Kossi Kobara

X \_\_\_\_\_  
Date