

**SETTLEMENT AGREEMENT BETWEEN CROWN ASSET MANAGEMENT LLC,
CREDITOR AND RICHARD [REDACTED] DEBTOR**

It is hereby stipulated and agreed by and between the attorneys for the Creditor and the Debtor as follows:

1. The Debtor acknowledges that they defaulted on a debt that is now due and owing to the Original Creditor. This agreement settles all claims between the parties with respect to an account number issued by Citibank, N.A. bearing account number XXXXXXXXXXXX [REDACTED]
2. **Creditor has agreed to accept the sum of \$2,000.00 (Future Interest Waived) in full satisfaction of the debt due creditor, to be repaid as follows: \$2,000.00 on or before 7/31/2018. (the "Repayment Period").**
3. That the payments provided for herein are to be made payable to Stephen Einstein and Associates, P.C., and forwarded to them as attorneys for the Creditor at 39 Broadway, Suite 1250, New York, NY 10006.
4. Should the Debtor fail to remit any payment when due, Creditor will notify Debtor via regular mail to the address noted below. If any default is not cured within ten (10) days of said notice, Creditor may commence suit for the original claim balance, less payments made. Debtor is entitled to no more than three (3) default notices during the Repayment Period.
5. Once all payments due are received and clear Creditor's attorney's trust account, Debtor will receive a letter stating that this account has been paid in full.
6. This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector. Facsimile and/or scanned signatures shall have the full force and affect as originals.

Dated: July 19, 2018
S.E. Acct: # [REDACTED]

Scott Morris

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