

**FORSTER & GARBUS LLP  
A NEW YORK LAW FIRM**

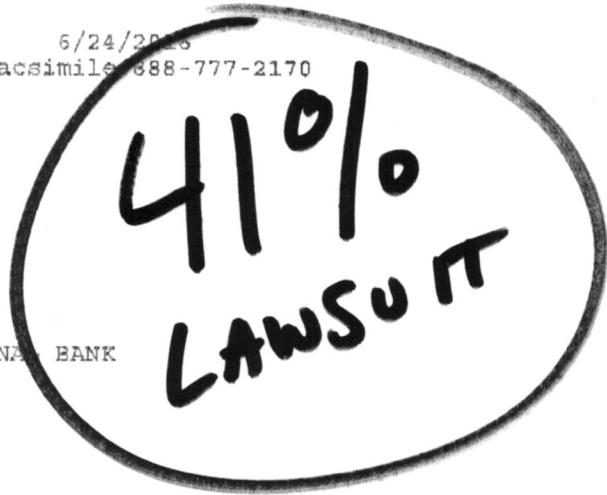
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6/24/2016  
Via Facsimile 888-777-2170



L/O OF KENNETH H DRAMER  
626 RXR PLAZA, WEST TOWER  
6TH FLOOR  
UNIONDALE, NY 11556

Creditor to Whom Debt is Owed: DEPARTMENT STORES NATIONAL BANK  
ORIGINAL CREDITOR: MACY'S

Vs: [REDACTED]  
Account No: [REDACTED]  
Orig Acct# Ending in: [REDACTED]  
Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$1,485.00 due in our office on or before 06/29/16.

This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

A Satisfaction of Judgment shall be issued for filing with the CIVIL COURT OF THE CITY OF NEW YORK, COUNTY OF QUEENS under index# [REDACTED]

Make payment payable to "DSNB" and send to: Forster & Garbus LLP  
P.O. BOX 192, COMMACK, NY 11725-0192.

DEPARTMENT STORES NATIONAL BANK will report any discharge of indebtedness as required by the Internal Revenue Code and corresponding IRS regulations. Please contact your tax advisor if you have any questions.

Very truly yours,  
FORSTER & GARBUS LLP

  
EDWIN MORALES  
Collection Supervisor

PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.