

42% 6 PAYMENTS

FORBEARANCE AGREEMENT AND STIPULATION OF SETTLEMENT

THIS AGREEMENT is made on January 18, 2018, between DISCOVER BANK (the "Creditor") and Ashley [REDACTED] (the "Consumer").

1. Consumer agrees to pay to Creditor in full settlement of account number ending in [REDACTED] (the "Account") the amount of \$585.36 pursuant to the repayment schedule set forth in this Agreement.
2. All payments shall be made payable to DISCOVER BANK. Your client may forward payments to Selip & Stylianou, LLP, P.O. Box 9001, Woodbury, NY 11797-9001 or pay online at www.seliplaw.com. All payments are subject to collection.
3. In the event that your client misses a payment, we will mail a written notice of the default to you. If your client does not make the missed payment within ten (10) days from the mailing of the notice, then the entire amount of \$1,382.64, less the total amount your client paid pursuant to this agreement, shall be due at the option of the Creditor.
4. Once Creditor receives the full amount Consumer has agreed to pay pursuant to this Agreement, Creditor's counsel will provide to Consumer or, if Consumer is represented by Counsel, then to Consumer's counsel, written confirmation that the Account is settled for less than the full balance.

Repayment Schedule

PAYMENT NUMBER	PAYMENT DATE	PAYMENT AMOUNT
1.	01/28/2018	\$97.56
2.	02/28/2018	\$97.56
3.	03/28/2018	\$97.56
4.	04/28/2018	\$97.56
5.	05/28/2018	\$97.56
6.	06/28/2018	\$97.56