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**RUBIN & ROTHMAN, LLC**

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JOSEPH RUBIN (1027-1994)  
KEITH H. ROTHMAN<sup>1</sup>  
DAVID K. KOWALENKO<sup>1,2</sup>  
Managing Attorney  
New Jersey Office  
190 NORTH AVENUE EAST  
P.O. BOX 8  
CRANFORD, N.J. 07016

A LIMITED LIABILITY COMPANY OF NY & NJ  
ATTORNEYS AT LAW  
1787 VETERANS HIGHWAY SUITE 32  
P.O. BOX 9003  
ISLANDIA, N.Y. 11749  
TEL (631) 234-1500  
FAX (631) 234-1138

FRANK ROTHMAN<sup>1</sup>  
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SCOTT H. RUMPH<sup>1</sup>  
ANGELO L. SIRAGUSA<sup>1</sup>  
MEGAN K. SULLIVAN<sup>1,2</sup>

REPLY TO N.Y. OFFICE

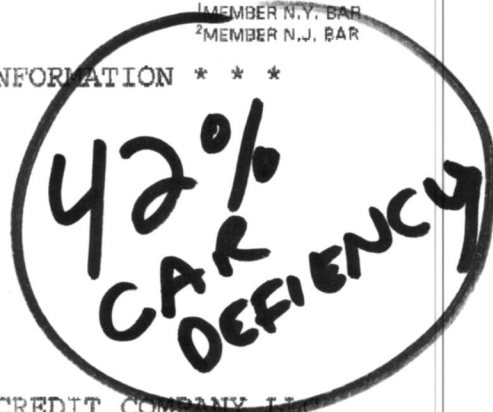
1-800-298-6058 Ext: 238

<sup>1</sup>MEMBER N.Y. BAR  
<sup>2</sup>MEMBER N.J. BAR

\* \* \* NOTICE: SEE PAGE "2" FOR ADDITIONAL INFORMATION \* \* \*

July 20, 2016

MICHAEL SININSKY  
LAW OFFICE OF KENNETH DRAMER  
626 RXR PLAZA  
WEST TOWER-6TH FLOOR  
UNIONDALE NY 11556



OUR FILE NO: [REDACTED]  
CREDITOR: FORD MOTOR CREDIT COMPANY LLC  
ORIGINAL ACCOUNT NO: \*\*\*\*\* \* [REDACTED]  
DEBTOR: [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$10,295.96. This letter will confirm that we are prepared to accept \$4,400.00 to resolve this matter, payable as follows:

- 1. \$4,400.00 payable no later than 7/29/16

We will take no additional measures to enforce this claim if payments are made in accordance with the above payment schedule. If payments are not made according to the above schedule, we will pursue collection activity.

All checks should be sent to P.O. Box 550, Islandia, New York 11749, payable to Ford Motor Credit Company and refer to file # [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.

If you have any questions about this matter, please do not hesitate to call.

RUBIN & ROTHMAN

AGREEMENT CONCLUDED BY:  
JOAN OGRADY EXT 259

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](http://www.RubinRothman.com) to review your rights under Federal and State Law.

AT THIS TIME, NO ATTORNEY WITH THIS FIRM HAS PERSONALLY REVIEWED