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RUBIN&ROTHMAN

07/08

File 1099710 DSB

A G R E E M E N T

Between

CREDITOR: BANK OF AMERICA, N.A.

DEBTOR: RICHARD [REDACTED] And

45%
12 PAYMENTS
JUDGMENT

IT IS HEREBY STIPULATED AND AGREED by and between the debtor and the attorneys for the creditor as follows:

1. Debtor(s) hereby acknowledge(s) that they are indebted to the creditor in the sum of \$ 5,288.18, and that they have no offset to this claim or any counterclaim that may be interposed against the creditor.

2. Debtor(s) agree(s) to pay creditor the sum of \$ 2,420.00, as follows:

- a. \$ 202.00 on 3/25/15;
- b. \$ 202.00 on 4/25/15 and continuing monthly thereafter until the full amount thereof is paid.

3. All checks should be sent to P.O. Box 550, Islandia, New York 11749 payable to RUBIN & ROTHMAN, as attorneys, and refer to file# 1099710.

4. Creditor agrees to withhold enforcement of the claim as long as payments are made in accordance with the terms of this stipulation. Payment in excess of the above minimum monthly payment will be credited to the account balance but will not relieve the debtor(s) of their obligation to make future payments at the rate and on the dates specified herein.

5. Debtor(s) waive any cease or desist request that they may have made previously.

Dated: Islandia, New York
2/20/2015

[REDACTED SIGNATURE]

RUBIN & ROTHMAN, LLC
Attorneys for Creditor

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

DO NOT FILE