

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

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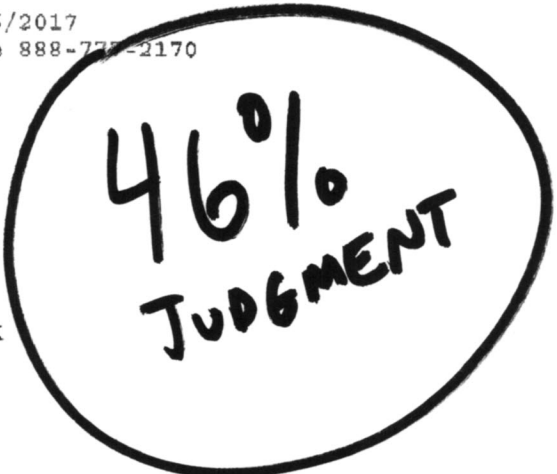
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2/06/2017
Via Facsimile 888-777-2170

KENNETH H DRAMER
626 RXR PLAZA
WEST TOWER 6TH FLR
UNIONDALE, NY 11556



Creditor to Whom Debt is Owed: DEPARTMENT STORES NATIONAL BANK
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 the amount of \$1,100.00 due in our office on or before 02/28/17.

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.

Upon payment and clearance of the settlement amount in accordance herewith, 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 may report a discharge of indebtedness if required by applicable tax law. This reporting may have tax consequences to you. Please contact your tax advisor if you have any questions.

Very truly yours,
FORSTER & GARBUS LLP
Mary Sciacca
MARY SCIACCA
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.

Forster & Garbus LLP NYC Dept. of Consumer Affairs #2045675