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JOSEPH RUBIN (1927-1994)
KEITH H. ROTHMAN¹
DAVID K. KOWALENKO^{1, 2}
Managing Attorney
New Jersey Office
190 NORTH AVENUE EAST
P.O. BOX 8
CRANFORD, N.J. 07016
TEL (908) 931-0017
FAX (908) 931-0660

MARY LACOSTE
DIRECTOR OF OPERATIONS



RUBIN & ROTHMAN, LLC

ATTORNEYS AT LAW
1787 VETERANS HIGHWAY SUITE 32
P.O. BOX 9003
ISLANDIA, N.Y. 11749
TEL (631) 234-1500
FAX (631) 234-1136

JOAN OGRADY EXT 259

JM2/SMM A

MARK BRAVERMAN¹
SHARI BRAVERMAN¹
MICHAEL JOHNSON¹
JOSEPH LATONA¹
SUBY MATHEW¹
ERIC S. PILLISCHER¹
FRANK ROTHMAN¹
SCOTT H. RUMPH¹
ANGELO L. SIRAGUSA¹
VALERIE E. WATTS¹

¹MEMBER N.Y. BAR
²MEMBER N.J. BAR

X REPLY TO N.Y. OFFICE
_ REPLY TO N.J. OFFICE

September 20, 2013

[REDACTED]
626 RXR PLZ WEST TOWER 6TH FLR
UNIONDALE, NY 11556

OUR FILE NO: [REDACTED]
CREDITOR: TEACHERS FEDERAL CREDIT UNION
DEBTOR: [REDACTED]

Dear Sir/Madam,

The current balance due on this account is \$11,362.59. This letter will confirm that we are prepared to accept \$5,500.00 in full settlement of this claim, payable as follows:

- 1. \$5,500.00 payable no later than 9/30/13

A summons was previously printed for service upon your client. Withdrawing the summons based on your client's promise to pay might prejudice our client's rights. Therefore, your client may be served with a summons and complaint while we await payment. However, this action will be discontinued upon receipt and clearance of the final payment in accordance with the terms of this letter.

All checks should be sent to P.O. Box 550, Islandia, New York 11749 payable to Rubin and Rothman, and refer to our file number [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.