

Bank of America, N.A.

Plaintiff,

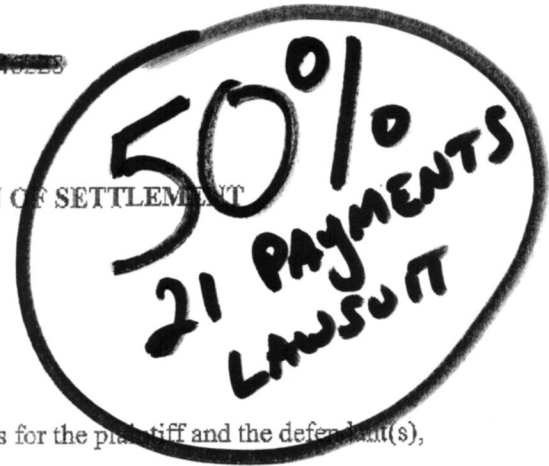
-against-

Oscar [REDACTED]

Defendant(s),

Our File No. [REDACTED]

STIPULATION OF SETTLEMENT



IT IS HEREBY STIPULATED AND AGREED by and between the attorneys for the plaintiff and the defendant(s), that this action is settled upon the following terms and conditions:

Defendant(s) hereby acknowledges service of the Summons and Complaint and agrees to settle the above entitled action for the sum of \$15,095.81 to be paid by the defendant to the plaintiff as follows:

The sum of \$5,095.81 to be paid on or before August 30, 2016 thereafter in monthly installments of \$500.00 each beginning on September 30, 2016 and continuing on the 30th of each succeeding month until the full amount is paid.

In the event that the defendant(s) should fail to make any of the foregoing payments and should said default continue for a period of more than TEN (10) DAYS after written notice is given to the defendant(s) by regular mail then in such event the plaintiff shall be at liberty to enter judgment for the relief requested in the complaint less any payments made, pursuant to the Stipulation.

This Stipulation is being entered without prejudice to plaintiff's right to proceed against any defendant(s) not signing this Stipulation.

Upon payment in full as herein provided, the plaintiff shall issue a Stipulation of Discontinuance with prejudice, if applicable.

All payments are to be made to the order of KIRSCHENBAUM & PHILLIPS, P.C., and sent to their office located at: P.O. BOX 9000, FARMINGDALE, NY 11735-9000

IT IS FURTHER AGREED that a facsimile or photocopy of this Stipulation, including signatures thereon, shall be deemed to have the same force and effect as an original.

Dated: August 22, 2016

**KIRSCHENBAUM & PHILLIPS, P.C.**  
Attorney for Plaintiff

By: \_\_\_\_\_  
Christopher J. Badum

\_\_\_\_\_, Defendant

O-NJSTP