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• Admitted NY  
• Admitted NJ  
• Admitted FL  
• Admitted PA  
• Admitted NC

June 8, 2017

50%  
24 PAYMENTS  
LAWSUIT

SENT VIA FAX TO: 888-777-2170

Kenneth H. Dramer, Esq.  
Law Offices of Kenneth Dramer  
626 Rxr Plaza W. Tower- 6th Fl  
Uniondale, NY 11556

Creditor: CAPITAL ONE BANK (USA), N.A.	
S&S #: [REDACTED]	Account No Ending in: [REDACTED]
Consumer: [REDACTED]	Index Number: [REDACTED]
Stipulated Balance Due: \$1,492.47	Total Account Balance: \$2,937.39

Dear Kenneth H. Dramer, Esq.:

Enclosed please find two (2) repayment agreements confirming your client's agreement to repay the sum of \$1,492.47. Please return one (1) signed agreement.

We will file the Stipulation of Settlement with the court upon our receipt of it from you in order to stop any pending litigation from continuing. Please do not make any changes to the agreement without first getting express authorization from this office. Any unauthorized changes may cause this agreement to be null and void. Please note that all payments should be forwarded directly to this office and made payable to CAPITAL ONE BANK (USA), N.A. or you can visit our website at [www.seliplaw.com](http://www.seliplaw.com) to make a payment.

If you should have any questions, please do not hesitate to contact this office.

Sincerely,

Mitchell Selip / David A. Cohen /  
Mitchell G. Slamowitz, Esq.

**This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.**

