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RUBIN & ROTHMAN, LLC

ALG/ATD A

JOSEPH RUBIN (1827-1994)
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

A LIMITED LIABILITY COMPANY OF NY & NJ
ATTORNEYS AT LAW
1787 VETERANS HIGHWAY SUITE 32
P.O. BOX 9003
ISLANDIA, N.Y. 11749
TEL (631) 234-1500
FAX (631) 234-1138

FRANK ROTHMAN¹
DAVID ROTHMAN^{1,2}
JOSEPH LATONA¹
ADRIENNE CERVENKA¹
AARON DEACON¹
MICHAEL JOHNSON¹
SUBY MATHEW¹
ERIC S. PILLISCHER¹
SCOTT H. RUMPH¹
ANGELO L. SIRAGUSA¹
MEGAN K. SULLIVAN^{1,2}

REPLY TO N.Y. OFFICE

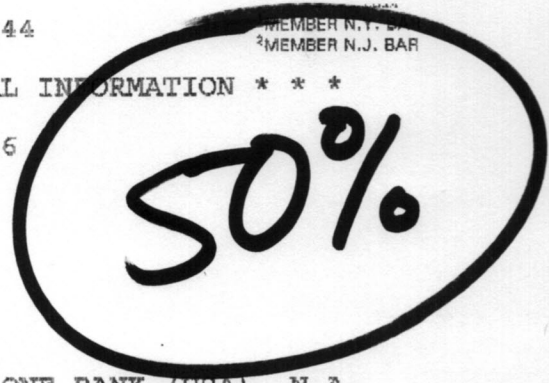
1-800-298-6058 Ext: 244

MEMBER N.Y. B.
MEMBER N.J. BAR

* * * NOTICE: SEE PAGE "2" FOR ADDITIONAL INFORMATION * * *

May 26, 2016

LAW OFFICE OF KENNETH DRAMER
626 RXR PLAZA
WEST TOWER - 6TH FLOOR
UNIONDALE NY 11556



OUR FILE NO: ~~XXXXXXXXXX~~
CREDITOR: CAPITAL ONE BANK (USA), N.A.
DEBTOR: ~~XXXXXXXXXX~~

Dear Sir/Madam,

The current balance due on this account is \$4,659.16. This letter will confirm that we are prepared to accept \$2,330.00 to resolve this matter, payable as follows:

- 1. \$2,330.00 payable no later than 5/31/16

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 1122564. 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:
AMANDA GONZALEZ EXT 244

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