

STIPULATION OF SETTLEMENT

1. The Creditor is identified as: CAPITAL ONE BANK (USA), N.A.
The Original Creditor was: CAPITAL ONE BANK (USA), N.A.

The Debtor(s) identified as:

Creditor account number: XXXXXXXXXXXXXXX
Malen file number:

50%
LAWSUIT

2. The Creditor and the Debtor(s) agree to settle this matter pursuant to the terms of this Stipulation of Settlement. The Debtor(s) acknowledges its obligation to repay the Creditor and agrees to make timely payments as provided below.

3. The Current Balance is \$ 3413.62

The Settlement Amount is \$ 1710.00 and is to be paid by Debtor(s) as follows until paid in full:

\$ 1710.0 due on or before 09/28/16
\$.00 is due on or before the 28th day of each month thereafter.

**Your final payment may be less than your regular monthly payment.

4. All checks shall be made payable and sent to:
Malen & Associates, p.c., 123 Frost Street, Suite 203, Westbury, NY 11590

5. Failure to make any of the payments above when due shall constitute an immediate event of default. In the event that any default continues for a period of more than ten (10) days after written notice is given to the Debtor(s), Creditor may proceed with all remedies allowed by law to collect the Current Balance specified in paragraph 3 above, giving credit for any payments actually made hereunder. In other words, the Creditor will no longer be obligated to accept the terms of payment for the Settlement Amount and will seek to recover the Current Balance less any payments actually made hereunder.

PLEASE SEE SECOND PAGE ADDENDUM ATTACHED!

Dated: Sep 19, 2016

Debtor(s)

Malen & Associates, p.c.
Attorneys for Creditor

Adam Hughes, Jeffrey Wolstein
123 Frost Street, Suite 203
Westbury, NY 11590
Tel#: 516-334-3500
Fax#: 516-479-5999

Sworn to before me on this 19

Day of Sept, 2016

Notary Public

DONALD HAUK
Notary Public - State of New York
NO. 01HA5039557
Qualified in Nassau County
My Commission Expires Feb 21, 2019

This is an attempt to collect a debt. Any information obtained shall be used for that purpose. We are debt collectors.