

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF SARATOGA

File No. [REDACTED] DSD  
Ref# [REDACTED] S

CITIBANK, N.A.

Plaintiff,

STIPULATION OF  
SETTLEMENT

-against-

Index No. [REDACTED]

Defendant(s).

IT IS HEREBY STIPULATED AND AGREED by and between defendant(s) and the attorneys for the plaintiff as follows:

1. Defendant(s) acknowledge that they owe \$ 3,731.97 to the plaintiff and have no defense to this claim or counterclaim against plaintiff. Defendant(s) appear in this action, consent to the jurisdiction of the court and waive any defense of lack of personal service.

2. Defendant(s) agree(s) to pay plaintiff the sum of \$ 1,896.00, as follows:

- a. \$ 158.00 on 5/26/17;
- b. \$ 158.00 on 6/26/17 and continuing monthly thereafter until the full amount thereof is paid.

3. All checks should be sent to P.O. Box 550, Islandia, New York, 11749 payable to Citibank, N.A. and refer to file # [REDACTED].

4. Plaintiff agrees to withhold the entry of judgment against the defendant(s) who sign and return this stipulation as long as payments are made in accordance with the terms of this stipulation. Upon default by defendant(s), plaintiff may proceed without notice to defendant(s) with the entry of judgment against them for the full amount sought in the complaint, crediting defendant(s) with any payments made hereunder, and may enforce the judgment. Payment in excess of the above minimum monthly payment will be applied to the account balance but will not relieve defendant(s) of their obligation to make future payments at the rate and on the dates specified herein.

5. Upon payment by defendant(s) in accordance with the terms of this stipulation, plaintiff will notify the court that the case was settled or or action discontinued. Defendant(s) waive any reason and resist against.

50%  
12 PAYMENTS  
LAWSUIT

Dated: Islandia, New York  
5/10/2017

[REDACTED]  
LAW OFFICE OF KENNETH DRAMER  
[REDACTED]

RUBIN & ROTHMAN, LLC  
Attorneys for Plaintiff

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

DO NOT FILE