

**FORSTER & GARBUS LLP  
A NEW YORK LAW FIRM**

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5/26/2017  
Via Facsimile 888-777-2170



LAW OFFICES OF KENNETH H DRAMER  
626 RXR PLAZA  
WEST TOWER 6TH FLOOR  
UNIONDALE, NY 11556

Creditor to Whom Debt is Owed: DISCOVER BANK

Vs: CHRISTOPHER [REDACTED]

Account No: [REDACTED]

Orig Acct# Ending in: [REDACTED]

Forster & Garbus LLP NY DCA# 2045675

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in the amount of \$8,280.00 due in our office on or before 06/02/17.

This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

Upon payment and clearance of the settlement amount in accordance herewith, a Satisfaction of Judgment shall be issued for filing with the SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF WESTCHESTER under index# [REDACTED]

Payments can be made by visiting our website [www.payfgny.com](http://www.payfgny.com) use Control# [REDACTED]. You can also call our office to make payment via ACH check or debit card payment over the phone, or by sending a check or money order payable to Forster and Garbus, LLP and mailed to P.O. Box 9030 Commack, NY 11725-9030.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax advisor of your choosing.

Very truly yours,  
FORSTER & GARBUS LLP

  
EDWIN MORALES  
Collection Supervisor