

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

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7/17/2017
Via Facsimile 888-777-2170

**50%
24 PAYMENTS
LAWSUIT**

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: GWENDOLYN [REDACTED]
Account No: [REDACTED]
Orig Acct# Ending in: [REDACTED]
Dear Sir or Madam:

Forster & Garbus LLP NYC LCA# 2045675

This will acknowledge that the above referenced account will be considered settled in the amount of \$6,720.00.
Payment is as follows: \$280.00 due on 07/28/17,
\$280.00 due on 08/28/17, \$280.00 due on 09/28/17,
\$280.00 due on 10/28/17, \$280.00 due on 11/28/17 and each month thereafter.

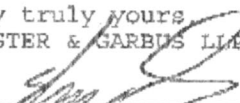
This settlement will be null and void if this account is being paid from the proceeds of a sale of property or a refinance of property owned by the defendant.

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 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

PLEASE NOTE THAT WE ARE REQUIRED, UNDER FEDERAL LAW, TO ADVISE YOU THAT WE ARE DEBT COLLECTORS AND ANY INFORMATION WE OBTAIN WILL BE USED IN ATTEMPTING TO COLLECT THIS DEBT.