

Cohen & Slamowitz, LLP

(516) 686-8950
(800) 293-6006 ext 8950
Fax (516) 908-7993

199 Crossways Park Drive
P.O. Box 9004
Woodbury, NY 11797-9004

November 6, 2014



Mike Sinisky
[REDACTED]

626 Rxr Plaza-west Tower-6th F
Uniondale, NY 11556

Re: Original Creditor: HSBC
Creditor: MIDLAND FUNDING LLC
Debtor: [REDACTED]
Account Number: XXXX-XXXX-XXXX- [REDACTED]
C&S File Number: [REDACTED]
Index Number: [REDACTED]

Dear [REDACTED]:

This letter shall confirm our agreement to settle this matter for the sum of \$1,170.00. Payment must be received by this office no later than November 7, 2014. Kindly forward your payment, made payable to Midland Funding LLC, to Cohen & Slamowitz, LLP, P.O. Box 9001, Woodbury, NY 11797-9001. If you prefer to make the payment online, please visit our secure website at www.cslawllp.com.

Our client requires that we advise you of the following: "Midland may be required to report the amount of the debt discharged to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by Midland. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor."

If you should have any questions or comments, please feel free to contact this office.

Sincerely,



David A. Cohen, Esq./Mitchell G. Slamowitz, Esq.

P.S. Kindly contact this office to discuss payment options available to you or visit our website at www.cslawllp.com to make payments online.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

