

RONALD FORSTER - Adm. in NY Only
MARK A. GARBUS - Adm. in NY Only
EDWARD J. DAMSKY - Adm. in NY Only
JOEL D. LEIDERMAN - Adm. in NY Only

FORSTER & GARBUS LLP
A NEW YORK LAW FIRM
60 MOTOR PARKWAY
P.O. BOX 9030
COMMACK, N.Y. 11725
(631) 393-9400
Fax (631) 393-9490

ANNETTE T. ALTMAN - Adm. in NY Only
VALERIE E. WATTS - Adm. in NY Only
MICHAEL C. DIGIARO - Adm. in NY & NJ
RONALD J. FERRARO - Adm. in NY & NJ
MICHAEL J. FLORIO - Adm. in NY Only
AMY GAVLIK - Adm. in NY Only
TESS E. GUNTHER - Adm. in NY & CT
KEVIN M. KNAB - Adm. in NY Only

03/25/2016
Via Facsimile 888-777-2170

KENNETH H DRAMER
626 RXR PLAZA
WEST TOWER 6TH FLOOR
UNIONDALE NY 11556

Original Creditor to Whom Debt is Owed: MIDLAND FUNDING LLC
ORIGINAL CREDITOR: FIA CARD SERVICES, N.A.

Vs: JOHN [REDACTED]
Account No: [REDACTED]
Orig Acct# Ending in: [REDACTED]
Ref No: 8 [REDACTED]

DEFAULT DATE: 01/25/2016

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in full in the amount of \$ 2,325.00 due in our office on or before 03/31/16.

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 defendant.

A Satisfaction of Judgment shall be issued for filing with the SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF SCHOHARIE under index# [REDACTED]

Make payment payable to "Forster & Garbus, LLP" as attorneys and send to: P.O. BOX 9030, COMMACK, NY 11725-9030.

Our client will report forgiveness of debt as required by IRS regulations.

Very truly yours,
FORSTER & GARBUS LLP
Jennifer Haas
Jennifer Haas
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.

Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can us from contacting you by writing a letter to us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at 60 Motor Parkway, Commack, NY 11725, email us at assetftc@fgny.com, or call us toll-free at 1-877-319-6836 between 9:00 A.M. and 5:00 P.M. Eastern Standard Time, Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave. N.W., Washington, D.C. 20580