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S&S #: [REDACTED]

**50%
12 PAYMENTS
LAWSUIT**

SYNCHRONY BANK
[REDACTED]
PLAINTIFF,
-AGAINST-
DEFENDANT(S).

FILE NO. [REDACTED]
DOCKET NUMBER [REDACTED]
SUPERIOR COURT OF NEW JERSEY
LAW DIVISION
OCEAN COUNTY
SPECIAL CIVIL PART

FORBEARANCE AGREEMENT AND STIPULATION OF SETTLEMENT

THIS AGREEMENT is made on October 31, 2018, between SYNCHRONY BANK (the "Creditor") and [REDACTED] (the "Consumer").

1. Consumer consents to the jurisdiction of this Court and admits to the service of the summons and complaint.
2. Consumer hereby waives any and all offsets, defenses and/or counterclaims.
3. Consumer agrees to pay to Creditor in full settlement of account number ending in 1679 (the "Account") the amount of \$910.00 pursuant to the repayment schedule set forth in this Agreement.
4. All payments shall be made payable to SYNCHRONY BANK. Consumer may forward payments to Selip & Stylianou, LLP, P.O. Box 366, Woodbury, NY 11797-0366, or pay online at www.seliplaw.com, or by calling (866) 848-8975. All payments are subject to collection.
5. In the event that the Consumer shall default in making any of the payments required hereunder, then Creditor shall mail written notice of the default to the Consumer's attorney. If the default remains uncured for ten (10) days from the mailing of the notice, then the entire amount claimed in the complaint, less a credit against same for any payments made hereunder, shall immediately be due and payable at the option of the Creditor and without further notice and demand. In such an event, Creditor may request that the court enter judgment for the amount requested in the complaint, less a credit for any payments made pursuant to this Agreement. The request for judgment may include principal, interest, applicable costs, and disbursements as permitted by law.
6. Once Creditor receives the full amount Consumer has agreed to pay pursuant to this Agreement, Creditor will provide to Consumer written confirmation that the Account is settled for less than the full balance due.