

FORBEARANCE AGREEMENT AND STIPULATION OF SETTLEMENT

THIS AGREEMENT is made on May 27, 2016, between TD BANK USA, N.A. (the "Creditor") and Richard [redacted] (the "Consumer").

1. Consumer agrees to pay to Creditor in full settlement of account number ending in 8381 (the "Account") the sum of \$881.55 as follows:

PAYMENT NUMBER	PAYMENT DATE	PAYMENT AMOUNT
1.	05/31/2016	\$881.55

- 2. All payments shall be made payable to TD BANK USA, N.A. Your client may forward payments to Selip & Stylianou, LLP, P.O. Box 9001, Woodbury, NY 11797-9001 or pay online at www.seliplaw.com. All payments are subject to collection.
- 3. In the event that your client misses a payment, we will mail a written notice of the default to you. If your client does not make the missed payment within ten (10) days from the mailing of the notice, then the entire amount of \$1,762.31, less the total amount your client paid pursuant to this agreement, shall be due at the option of the Creditor.
- 4. Once the Creditor receives the full amount Consumer has agreed to pay pursuant to this Agreement, Creditor's counsel will provide to Consumer's attorney a letter confirming that the Account is paid.
- 5. Release of Claims: Consumer releases and discharges Creditor, its agents, and its attorneys, including Selip & Stylianou, LLP (the "Releasees"), from all claims of any kind, including violations under the Fair Debt Collection Practices Act and applicable state laws, that the Consumer may have with respect to the Account, including all claims that were asserted or could have been asserted in this action and any claims stemming from debt collection efforts of Releasees.

