

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

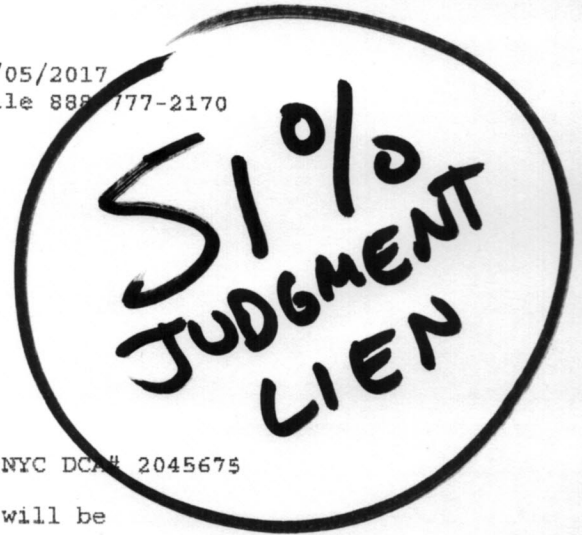
60 MOTOR PARKWAY  
P.O. BOX 9030  
COMMACK, N.Y. 11725-9030  
(631) 393-9400  
FAX (631) 393-9490

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

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

7/05/2017  
Via Facsimile 888 777-2170



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: GLORIA [REDACTED]

Account No: [REDACTED]

Orig Acct# Ending in: [REDACTED]

Forster & Garbus LLP NYC DC# 2045675

Dear Sir or Madam:

This will acknowledge that the above referenced account will be considered settled in the amount of \$4,800.00.

Payment is as follows: \$1,335.00 due on 07/25/17,  
\$315.00 due on 08/25/17, \$315.00 due on 09/25/17,  
\$315.00 due on 10/25/17, \$315.00 due on 11/25/17 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 CIVIL COURT OF THE CITY OF NEW YORK, COUNTY OF BRONX under index# [REDACTED]

Payments can be made by visiting our website [www.payfgny.com](http://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

MARLENA ESTRADA  
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.