

Stephen Einstein & Associates, P.C.

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[REDACTED]
626 RXR PLAZA WEST TOWER 6TH FL
UNIONDALE, NY 11556

ADDRESS SERVICE REQUESTED

PAYMENT ARRANGEMENT

Dated: 9/30/2015 ID: [REDACTED]
Re: LVNV FUNDING LLC v. [REDACTED]
Original Creditor: BANK OF AMERICA, N.A.
Account Number: XXXXXXXXXXXX [REDACTED]
Index No: [REDACTED]
Judgment enter amount: \$13796.50
Judgment enter date: 7/24/2014
SETTLEMENT: \$7500.00

54%
24 PAYMENTS
JUDGMENT

Your Account Representative is: April Burns at ext. 2930

Dear [REDACTED]

Pursuant to the agreement entered into this date, it is understood and agreed that your client hereby acknowledges the debt herewith, and that your client will make a down payment in the amount of \$4000.00 through a conditional release from the bank followed by monthly payments in the sum of \$150.00 commencing 10/23/2015 and each and every successive month thereafter until the SETTLEMENT of \$7500.00 is fully paid.

Interest shall no longer accrue provided that you return your signed copy of this Agreement within ten days (10) from the date hereof and payments are made as agreed.

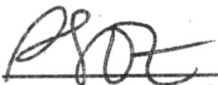
You further agree that in the event that your client defaults on payment terms, plaintiff may enforce the judgment without further notice, for the full amount demanded in the judgment with interest as allowed by law, but giving your client credit for any sums paid hereunder. Additionally, any and all potential defenses you or your client may have regarding this matter and any other claims you or your client may have to date against plaintiff or its counsel related to this matter are hereby waived and released.

Checks or money orders should be made payable to Stephen Einstein & Associates, P.C. 39 Broadway Suite 1250 New York, NY 10006. Always note your file no. [REDACTED] on any payment.

Upon full payment of the SETTLEMENT in accordance with this agreement, a Satisfaction of Judgment shall be issued.

PLEASE SIGN AND RETURN ONE COPY OF THIS LETTER.

Very truly yours,



Stephen Einstein & Associates, P.C.

[REDACTED]

This is a debt collection firm. This is an attempt to collect a debt. Any information obtained will be used for that purpose. If you have a complaint about the treatment you received from a staff member, please call our hot line, 212-267-3550.