

CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF BRONX

DISCOVER BANK

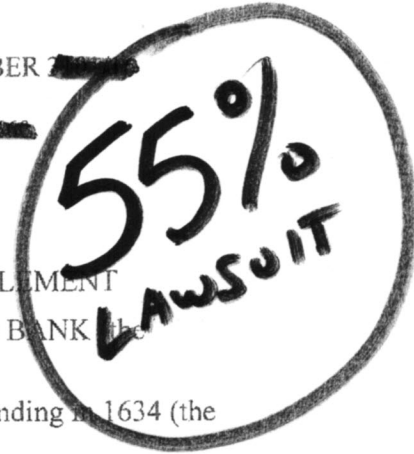
PLAINTIFF,

-AGAINST-

DEFENDANT(S).

INDEX NUMBER

FILE NO.



FORBEARANCE AGREEMENT AND STIPULATION OF SETTLEMENT

THIS AGREEMENT is made on October 4, 2016, between DISCOVER BANK (the "Creditor") and Daniel [REDACTED] (the "Consumer").

1. Consumer agrees to pay to Creditor in full settlement of account number ending in 1634 (the "Account") the sum of \$2,300.00 as follows:

PAYMENT NUMBER	PAYMENT DATE	PAYMENT AMOUNT
1.	10/28/2016	\$2,300.00

2. All payments shall be made payable to DISCOVER BANK. 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 the Consumer shall default in making any of the payments required hereunder, then we will 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 enforce the judgment that it previously requested the court to enter. If no judgment has been entered, then 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.
4. Once 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. A facsimile signature shall be deemed an original for purposes of filing this stipulation with the court.
6. Release of Claims: Consumer releases and discharges Creditor, its agents, and its attorneys, including Selip & Stylianou, LLP (the "Releasces"), 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 Releasces.