

MALEN & ASSOCIATES, p.c.
Attorneys at Law
123 Frost Street
Westbury, New York 11590
(516) 334-3500 Ext: 5922

Sep 4, 2015

58%
CREDIT UNION
LAW SUIT

To: GLENN H [REDACTED] Michael Sininsky, [REDACTED]
L/O Kenneth H Dramer P.C,
626 Rxr Plaza W.Tower 6fl
SOUTH HEMPSTEAD NY 11550 Uniondale, Ny 11556

Plaintiff: NASSAU EDUCATORS FEDERAL CREDIT UNION
Original Creditor: NASSAU EDUCATORS FEDERAL CREDIT UNION
Index#: [REDACTED]
File#: 07 [REDACTED]
Acct No: XXXXXXXXXXXXX [REDACTED]
Current Balance: \$ 2893.65
Proposed Stipulation Balance: \$ 1,685.00

Dear GLENN [REDACTED]

Our office represents the Plaintiff regarding the above referenced matter.

Enclosed for your review is the Proposed Stipulation of Settlement (the "Stipulation").
If acceptable, execute the Stipulation and return an original to our office so that we may
file the Stipulation with the Court. Please retain a copy for your records.

Please return the executed Stipulation on or before the date that you are required to make
your first payment.

Please note that failure to make any of the payments pursuant to the terms of the Stipulation
shall constitute a default. In the event that you are in default, the Plaintiff may enter a judgment
against you pursuant to the terms of the Stipulation.

Please be aware that we represent the Plaintiff and do not represent you. You always have
the option of contacting your own attorney and/or accountant prior to signing the Stipulation.
If you feel that you would prefer to contact your own attorney and/or accountant for any
reason whatsoever, please do so.

This is an attempt to collect a debt; any information obtained will be used for that purpose.
We are Debt Collectors.

If there is any further information that you may require, please do not hesitate to contact
me at your earliest convenience.

Very truly yours,
Malen & Associates, p.c.

Denise Karamitsos
Legal Department
516.479.5922

stipproposedltr