

Mitchell Selip, P.C. \* ◊  
Harry Stylianou, P.C. \* ◊ ◊  
Richard S. Eichenbaum, P.C. ◊ #  
David A. Cohen, P.C. \*  
Mitchell G. Slomowitz, P.C. \*

NJ Office  
10 Forest Avenue, Suite 300  
Paramus, NJ 07652

**SELIP & STYLIANOU, LLP**  
Attorneys at Law  
199 Crossways Park Drive  
P.O. Box 9001  
Woodbury, NY 11797-9001  
Phone (866) 848-8975 Fax (516) 706-2524  
Service of legal documents  
not accepted by fax or email  
NYC DCA License No. 2045186

Alicia S. Bursky-Stillman \*  
Managing Attorney  
Mary D. Milone \*  
Assistant Managing Attorney

Carol Van Houten \*  
Bryan Houde \*  
Amelia Kuris \*  
Fotini Karamouzis \*  
Sestino S. Barone \* ◊  
Jesse A. Bender \* ◊  
Laura D. Yacht \*  
Sally A. Abel \* \*  
Efsthios Georgiou \*

\* Admitted NY  
◊ Admitted NJ  
# Admitted FL  
◊ Admitted PA  
\* Admitted NC



July 18, 2017

Edit Kenneth Dramer Esq  
The Law Firm of Kenneth Dramer  
626-rxr Plaza  
Untiondale, Ny 11556

Creditor: TD BANK USA, N.A.	
S&S #: [REDACTED]	Account No Ending in: [REDACTED]
Account Type: Target VISA	Consumer: [REDACTED]
Index Number: [REDACTED]	Stipulated Balance Due: \$747.00
Total Judgment Balance: \$1,066.61	

Dear Edit Kenneth Dramer Esq;

Enclosed please find two (2) repayment agreements confirming your client's agreement to repay the sum of \$747.00. Please return one (1) signed agreement in the enclosed envelope.

Please do not make any changes to the agreement without first getting express authorization from this office. Any unauthorized changes may cause this agreement to be null and void. Please note that all payments should be forwarded directly to this office and made payable to TD BANK USA, N.A. or you can visit our website at [www.seliplaw.com](http://www.seliplaw.com) to make a payment.

If you should have any questions, please do not hesitate to contact this office.

Sincerely,

*[Signature]*  
Mitchell Selip / David A. Cohen /  
Mitchell G. Slomowitz, Esqs.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.



**70%  
JUDGMENT  
WAGE GARNISHMENT**