



THIS LAW FIRM EMPLOYS ONE OR MORE ATTORNEYS ADMITTED TO PRACTICE IN THE FOLLOWING STATES:

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- SOUTH CAROLINA
- TENNESSEE
- TEXAS
- VERMONT
- VIRGINIA
- WASHINGTON
- WEST VIRGINIA
- DISTRICT OF COLUMBIA

March 2, 2017

Law Offices of Kenneth H. Dramer P.C.
626 RXR Plaza West Tower 6th Floor
Uniondale, NY 11556
fax- (888)777-2170

Creditor: Discover Bank
Account Number Ending In: [REDACTED]
Balance: \$8,697.21

Re: Discover Bank v. Ann [REDACTED]
Suffolk County Civil Court, Index [REDACTED]

Dear Kenneth H. Dramer Esq.,

This letter will confirm that Plaintiff has agreed to accept \$6,510.00 (the settlement amount of \$6,200.00 plus poundage owed to the County Sheriff of 5% (\$310.00)) (the "agreed settlement amount") as settlement in full of the above-referenced action.

Please note that our client's acceptance of the agreed settlement amount is conditioned upon receipt by this firm of the agreed settlement amount on or before March 10, 2017. Please send the agreed settlement amount to our office at the address above and we will forward the poundage to the Suffolk County Sheriff.

After this firm's timely receipt and successful negotiation of all of the payments described above, (1) we will advise our client that the account is settled in full; (2) if your account is in litigation and a judgment has not been awarded in our client's favor, we will file with the court a dismissal of that litigation; and (3) if a judgment has been awarded in our client's favor regarding this action, we will file a satisfaction of that judgment and release any associated liens.

If each payment set forth above is not received by this firm on or before the date specified above, this settlement offer may be withdrawn.

Sincerely,

Steven Bann, Esq.

Settling a debt for less than the balance owed may have tax consequences for you. If the amount forgiven is \$600 or more, Discover may need to file a 1099C form with the IRS. We cannot provide you with tax advice. If you have any questions, we encourage you to consult a tax adviser of your choosing.

Important notices appear on the next page of this letter. Please read them as they may affect your rights.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

ZWICKER & ASSOCIATES, P.C.
ATTORNEYS AT LAW

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Rochester, NY 14618
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Fax: (585) 427-0309
(services not accepted by fax or email)

NEW YORK CLIENTS: CALL (877) 368-4531

