

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

Dec 19, 2017

78%
GARNISHMENT

To: [REDACTED] L/O Kenneth H Dramer
[REDACTED] 626 Rxr Plaza 6th Fl W To
HICKSVILLE NY 11801-1735 Uniondale Ny 11556

Plaintiff: CAPITAL ONE BANK (USA), N.A.
Original Creditor: CAPITAL ONE BANK (USA), N.A.

Index#: [REDACTED]

File#: [REDACTED]

Acct No: XXXXXXXXXXXXXXX [REDACTED]

Judgment Balance: \$ 3090.16 No interest will be added.

Proposed Stipulation Balance: \$ 2,415.00 includes a 5% marshal/sheriff fee. No interest will be added

Dear [REDACTED]

Our office represents the Plaintiff regarding the above referenced matter.

Enclosed for your review is the Proposed Stipulation of Settlement (the "Stipulation") which was agreed upon by you and a representative at Malen & Associates, p.c. If acceptable to you, 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.

We must have the executed Stipulation on or before the date of your first payment.

As an accommodation to you, we have agreed to settle this matter in the amount of the Proposed Stipulation Balance (See Above). However, in the event that you fail to make your required payments timely, the Judgment Amount (See Above) shall immediately become due and owing, less credits of any payments you have made.

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 Romanelli Legal Assistant
Legal Assistant 516.479.5922 stipjdentered
New York City Department of Consumer Affairs License: 2046078-DCA