

Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR,

Defendant.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003831-22

Civil Action

STIPULATION OF SETTLEMENT  
AS TO EMILY E OSBAHR

IT IS HEREBY STIPULATED AND AGREED, by and between  
EMILY E OSBAHR (hereinafter "Defendant") and the New Jersey  
Higher Education Student Assistance Authority (hereinafter  
"HESAA"), that the within action is settled upon the following  
terms and conditions:

1. Defendant and HESAA agree that as of December 1, 2022 the  
balance owed to HESAA on the NJCLASS student loan, Loan No.  
P07509392 is \$53,359.14(hereinafter "Total Outstanding Balance")  
plus continuing interest at the rate set forth in the promissory  
note.

2. The parties are agreeing to settle the Total  
Outstanding Balance as follows:

Defendant shall pay to HESAA the amount of \$12,085.81,  
(hereinafter "Settlement Amount") in monthly installments of  
\$4.60 with the first payment made by January 1, 2023  
and then continuing on the corresponding day of each month

thereafter, for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendant will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

We hereby agree to the terms of the Agreement.

Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant Pro Se

Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
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Hamilton, NJ 08619  
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Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR,

Defendant.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003856-22

Civil Action

STIPULATION OF SETTLEMENT  
AS TO EMILY E OSBAHR

IT IS HEREBY STIPULATED AND AGREED, by and between EMILY E OSBAHR (hereinafter "Defendant") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendant and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P08525105 is \$45,004.91(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendant shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.54 with the first payment made by January 1, 2023 and then continuing on the corresponding day of each month thereafter for

a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendant will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

We hereby agree to the terms of the Agreement.

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3705 Quakerbridge Rd, Ste 116  
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Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant Pro Se

Joel S. Schneck, Esquire - 034871998  
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Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR,

Defendant.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003833-22

Civil Action

STIPULATION OF SETTLEMENT  
AS TO EMILY E OSBAHR

IT IS HEREBY STIPULATED AND AGREED, by and between EMILY E OSBAHR (hereinafter "Defendant") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendant and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P09516015 is \$33,824.70(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendant shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then continuing on the corresponding day of each month thereafter for

a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendant will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

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(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant Pro Se

Joel S. Schneck, Esquire - 034871998  
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Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR AND HOWARD  
OSBAHR. INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003835-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr., Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P09527932 is \$50,033.43(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

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Portnoy Schneck, L.L.C.  
Attorneys At Law  
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Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant





Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
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Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003836-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P10509364 is \$45,759.98(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2022 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

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Portnoy Schneck, L.L.C.  
Attorneys At Law  
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(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant



Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
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Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR, AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003839-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P11519956 is \$32,887.45(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

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(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant



Joel S. Schneck, Esquire - 034871998  
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Hamilton, NJ 08619  
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Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003840-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P12511507 is \$3,830.78(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$3,256.16, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then



continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

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Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant



Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003841-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P13508990 is \$49,715.24(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

We hereby agree to the terms of the Agreement.

Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant



Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR, AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003842-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P14513282 is \$19,950.05(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

We hereby agree to the terms of the Agreement.

Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant





Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003844-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P15509566 is \$9,420.66(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$7,972.11, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

4. Upon timely payment of the Settlement Amount, the attorneys for HESAA shall prepare and execute the appropriate Paid documents.

We hereby agree to the terms of the Agreement.

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3705 Quakerbridge Rd, Ste 116  
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(609)514-0999  
Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant

Joel S. Schneck, Esquire - 034871998  
Portnoy Schneck, L.L.C.  
Attorneys At Law  
3705 Quakerbridge Rd, Ste 116  
Hamilton, NJ 08619  
(609)514-0999  
Attorneys for Plaintiff

NEW JERSEY HIGHER EDUCATION  
STUDENT ASSISTANCE AUTHORITY,

Plaintiff,

vs.

EMILY E OSBAHR AND HOWARD  
OSBAHR, INDIVIDUALLY AND  
JOINTLY,

Defendants.

SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION - BERGEN COUNTY  
Docket No.: L-003846-22

Civil Action

STIPULATION OF SETTLEMENT

IT IS HEREBY STIPULATED AND AGREED, by and between Emily E Osbahr, And Howard Osbahr,, Individually And Jointly (hereinafter "Defendants") and the New Jersey Higher Education Student Assistance Authority (hereinafter "HESAA"), that the within action is settled upon the following terms and conditions:

1. Defendants and HESAA agree that as of December 1, 2022 the balance owed to HESAA on the NJCLASS student loan, Loan No. P16501297 is \$39,648.33(hereinafter "Total Outstanding Balance") plus continuing interest at the rate set forth in the promissory note.

2. The parties are agreeing to settle the Total Outstanding Balance as follows:

Defendants shall pay to HESAA the amount of \$12,085.74, (hereinafter "Settlement Amount") in monthly installments of \$4.55 with the first payment made by January 1, 2023 and then

continuing on the corresponding day of each month thereafter for a period of 60 months. After 60 months, the parties will renegotiate the amount of future payments which will continue until the settlement amount is paid.

3. In the event there shall be a default in any payment for a period of (10) ten days or more, this Settlement Agreement is null and void and the amount owed by the Defendants will revert to the Total Outstanding Balance plus continuing interest and costs with credit for any payments made prior to default under this agreement.

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Attorneys for HESAA

By: \_\_\_\_\_  
Joel S. Schneck  
For the Firm

By: \_\_\_\_\_  
EMILY E OSBAHR  
Defendant

By: \_\_\_\_\_  
HOWARD OSBAHR  
Defendant

# PORTNOY SCHNECK, L.L.C.

**DARIN S. PORTNOY**

Admitted in NJ, NY, PA & MI

**JOEL S. SCHNECK**

Admitted in NJ, NY & PA

**GRZEGORZ OWSIANY**

Admitted in NY & CT

**MICHELLE L. SANGINITI**

Admitted in NJ & PA

**ANDREW L. MEAKER**

Admitted in NJ & PA

ATTORNEYS AT LAW

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**RACHEL E. PORTNOY**

Admitted in NJ, NY & PA

**JOHN B. CLAFFEY**

Admitted in PA

**JOHN DANZIGER**

Admitted in NJ

**XUE GAO**

Admitted in NY

OF COUNSEL

**GIGIO K. NINAN**

Admitted in NJ & NY

December 1, 2022

EMILY E OSBAHR

104 DEWOLF RD APT D

WESTWOOD NJ 07675

Our Client/Creditor: New Jersey Higher Education Student  
Assistance Authority  
Our File Number: N2200021  
Loan Number: P07509392  
Docket Number/Judgment Number: L-003831-22/STIPULATION

This letter is in response to our discussions regarding repayment of the student loan owed to the Higher Education Student Assistance Authority. In order for the discussed settlement agreement to be finalized, you and each co-signor must sign and return the enclosed Stipulation.

If you have any questions, please contact this office.

Very truly yours,

Joel S. Schneck  
For the Firm  
Portnoy Schneck, L.L.C.

## Disclosure

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