

Lyons, Doughty
& Veldhuis, P.C.

136 Gaither Drive • Suite 100 • P.O. Box 1269 • Mt. Laurel, NJ 08054
Two Owings Mills Corp. Ctr. • 10461 Mill Run Circle • Suite 825
• Owings Mills, MD 21117
Email: info@ldvlaw.com • Website: www.ldvlaw.com
Toll-Free: (888) 322-3922 (NJ) Phone: (856) 222-0166 • Fax: (856) 222-1711 •
Reply to NJ Address

March 15, 2019

Philip Sellers
VIA EMAIL: nbloekhuys@lawfirmcs.com

PAYMENT ARRANGEMENT CONFIRMATION

AGREED BALANCE including Court Officer commission: \$4,843.69

Re: Capital One Bank (USA), N.A.
SHONDELL L MUNIZ
Account No.: XXXXXXXXXXXXX0557

This confirms the payment arrangement negotiated in the above matter. Your client has agreed to make payments in the amount of \$100.00 per month commencing on April 30, 2019 until the "Agreed Balance" stated above is paid in full. 10% of every payment received will be applied to the statutory commission due to the Court Officer.

To confirm your client's agreement with these terms, please sign the enclosed copy of this letter on the line indicated and return it to this office in the enclosed, postage paid envelope.

We also enclose coupons and ask that your client kindly submit one coupon with each payment. Post dated checks will not be accepted.

By making payment(s) on this arrangement, you acknowledge that the balance your client owes is the "Agreed Balance" stated above. Our acceptance of payments from your client is in reliance on the agreement to pay the "Agreed Balance" stated above.

THIS FIRM IS A DEBT COLLECTOR

David R. Lyons *
Stephen P. Doughty * ★
Hillary Veldhuis * ★
Laurie H. Lyons * ▲
Michele R. Gagnon ▲
Lauren Linker Keating * ▲
Craig H. Lyons*
Keith Esposito *
Jon S. Cardin, Of Counsel ▲

PAYMENTS AND INQUIRIES CAN BE MADE
ONLINE AT WWW.LDVLAWS.COM

Admitted in:
* New Jersey
★ Delaware
▲ Maryland

We assume you authorize our office to accept payments directly from your client consistent with this arrangement and to engage in communications with your client necessary to facilitate such payments. If that assumption is incorrect, please notify us.

I have read, understand and agree to the repayment terms set forth above.

SHONDELL L MUNIZ

Payments may be made via check-by-phone by calling the 800 number above and following the prompts to make automated payment by phone, electronically via our website, www.ldvlaw.com or by mailing payment to Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054.

Should you have any questions, please do not hesitate to contact our office at 888 322-3922

Very Truly Yours,

BY: _____

____ David R. Lyons, Esquire
____ Hillary Veldhuis, Esquire
____ Laurie H. Lyons, Esquire

BY: _____

____ Lauren Linker Keating, Esquire
____ ✓ Craig H. Lyons, Esquire
____ Keith Esposito, Esquire

THIS FIRM IS A DEBT COLLECTOR

David R. Lyons *
Stephen P. Doughty * ★
Hillary Veldhuis * ★
Laurie H. Lyons * ▲
Michele R. Gagnon ▲
Lauren Linker Keating * ▲
Craig H. Lyons*
Keith Esposito *
Jon S. Cardin, Of Counsel ▲

PAYMENTS AND INQUIRIES CAN BE MADE
ONLINE AT WWW.LDVLAWS.COM

Admitted in:
* New Jersey
★ Delaware
▲ Maryland