RUBIN & ROTHMAN, LLC

Attorneys at Law 1787 Veterans Memorial Highway, Suite 32 P.O. Box 9003 Islandia, New York 11749

To: PHILIP SELLERS PC

Fax #:

949-232-1052

Date:

3/25/2019

Re:

STIPULATION OF SETTLEMENT

File: 1250060 Orginal account: xxx-3412

From:

AMANDA GONZALEZ

Voice:

631-234-1500 E

Ext: 2244

Fax:

631-234-1138

Total Number of Pages (including cover letter):

Please sign one copy and return to our office

THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND/OR LEGALLY PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE NOTIFY US BY TELEPHONE IMMEDIATELY.

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

1250060 1ASK JOSEPH RUBIN (1927-1994) KEITH H. ROTHMAN

DAVID K. KOWALENKO^{1,2,3}
Managing Attorney
New Jersey
ADAM OLSHAN^{1,2,4}
Managing Attorney
Connecticut and Massachusetts

¹MEMBER NY BAR ²MEMBER NJ BAR

³MEMBER CT BAR ⁴MEMBER MBAR
BUSINESS HOURS: MON-THURS 8:30AM-7:00PM
FR: 8:30AM-5:00PM SAT: 8:30AM-72:00PM

RUBIN & ROTHMAN, LLC

A LIMITED LIABILITY COMPANY FORMED IN THE STATE OF NY ATTORNEYS AT LAW

1787 VETERANS HIGHWAY SUITE 32
P.O. BOX 9003
ISLANDIA, N.Y. 11749
TEL (631) 234-1500
FAX (631) 234-1138
TOLL-FREE (600) 298-6058
TTY (877) 347-2298
NYC DCA LIC. 2045512

CALL: AMANDA GONZALEZ EXT 2244

ALG/KMR A
FRANK ROTHMAN'
DAVID ROTHMAN'
AND ROTHMAN'
AND ROTHMAN'
AND ROTHMAN'
AND ROTHMAN'
AND ROTHMAN'
MICHAEL JOHNSON'
SUBY MATHEW'
DAVID MULLER'
ERIC S. PILLISCHER'
SCOTT H. RUMPH'
ANGELO L. SIRAGUSA'
KRISTA ROSE'
JACQUELINE A. TIERNEY'
JACQUELINE A. TIERNEY'
JACQUELINE RIZZARDI'
JACQUELINE RIZZARDI'
JOSEPH M. HALL'
KIMBERLY PETERSON'
BRIAN HOGENCAMP'
JOHN OTT'

March 26, 2019

MIKE CAMPBELL PHILIP SELLERS PC 2777 ALLEN PKWY STE 1000 HOUSTON TX 77019

OUR FILE NO: 1250060

CREDITOR: CAPITAL ONE BANK (USA), N.A.

DEBTOR: HAYDEE WESTCLYDE

Dear Sir/Madam,

Enclosed please find two copies of a payment arrangement to be signed by your client(s). Kindly return one copy of the agreement in the enclosed envelope and keep the other copy for your records.

All payments should be sent to P.O. Box 550, Central Islip, New York 11722 payable to Rubin and Rothman, and refer to our file # 1250060. In addition to personal checks, we accept WESTERN UNION and electronic payments. You can make electronic payments on-line at RRLLC189.com or by calling us during business hours.

If payments are not made in accordance with the enclosed payment arrangement, we will pursue collection activity and the full balance of the account minus any applicable payments will be due and owing. We are not obligated to renew this offer.

RUBIN & ROTHMAN, LLC

AGREEMENT CONCLUDED BY: AMANDA GONZALEZ EXT 2244

Enclosure

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ADAM OLSHAN^{1,3,4}
Managing Attorney
Connecticut and Massachusetts

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NOTICE REQUIRED BY PART 1 OF TITLE 23 OF THE NEW YORK STATE CODES, RULES AND REGULATIONS

If a creditor or debt collector receives a money judgment against your client in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- Supplemental security income, (SSI);
- Social security;
- Public assistance (welfare);
- Spousal support, maintenance (alimony) or child support;
- 5. Unemployment benefits;
- Disability benefits;
- Workers' compensation benefits;
- Public or private pensions;
- 9. Veterans' benefits;
- Federal student loans, federal student grants, and federal work study funds; and
- Ninety percent of your wages or salary earned in the last sixty days

ALG/KMR A
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DAVID ROTHMAN'
ADRIENNE CERVENKA'
AARON DEACON'
MICHAEL JOHNSON'
SUBY MATHEW'
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JOSEPH M. HALL'
KIMBERLY PETERSON'
BRIAN HOGENCAMP'
JOHN OTT'

DISTRICT COURT OF THE COUNTY OF NASSAU FIRST DISTRICT: HEMPSTEAD -----

File No.1250060 DSC 0400 Ref# 065830 059

CAPITAL ONE BANK (USA), N.A.

Plaintiff,

STIPULATION OF SETTLEMENT

-against-HAYDEE WESTCLYDE

Index No. CV-013688-18

Defendant(s). _____

IT IS HEREBY STIPULATED AND AGREED by and between the defendant(s) and the attorneys for the plaintiff as follows:

- 1. Defendant(s) acknowledge that they owe \$ 1,972.88 to the plaintiff and have no defense to this claim or counterclaim against the plaintiff. Defendant(s) appear in this action, consent to the jurisdiction of the court and waive any defense of lack of personal service.
- 2. Defendant(s) agree(s) to pay plaintiff the sum of \$ 1,380.00 as follows:

 - a. \$ 192.00 on 3/29/19;
 b. \$ 108.00 on 4/28/19 and on the 28th day of each month thereafter until the full amount thereof is paid.
- 3. All payments should be sent to P.O. Box 550, Central Islip, New York 11722 payable to RUBIN & ROTHMAN, as attorneys, and refer to file# 1250060.
- 4. Defendant(s) acknowledge that a judgment has previously been submitted to the court and agree that plaintiff may proceed with the entry of judgment against defendant(s) for the full amount sought in the complaint, crediting the defendant(s) with any payments made hereunder. However, the sum that defendant(s) agreed to pay plaintiff pursuant to this stipulation shall be accepted in full satisfaction of the judgment and plaintiff will not enforce the judgment as long as payments are made in accordance with the terms of this stipulation. In the event of a default by defendant(s), plaintiff may attempt to collect whatever amount has been or will be awarded by the court in the previously submitted judgment, crediting debtor(s) with any payments made herein. Payments in excess of the above minimum monthly payment will be credited to the account balance but will not relieve the defendant(s) of their obligation to make future payments at the rate and on the dates specified herein. A facsimile copy of this stipulation shall have the same legal effect as an original instrument.
- 5. Upon payment by defendant(s) in accordance with the terms of this stipulation, if a judgment was entered, plaintiff will issue a satisfaction of judgment. If a judgment was not entered, plaintiff will issue a stipulation of discontinuance. Defendant(s) waive any cease and desist request.

| Dated: | Islandia, New York | RUBIN & ROTHMAN, LLC |
|--------|--------------------|-------------------------|
| | 3/26/2019 | Attorneys for Plaintiff |
| | | By: |
| HAYDEE | WESTCLYDE | - |

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DISTRICT COURT OF THE COUNTY OF NASSAU FIRST DISTRICT: HEMPSTEAD

File No.1250060 DSC 0400 Ref# 065830 059 D1

CAPITAL ONE BANK (USA), N.A.

Plaintiff,

STIPULATION OF

-against-HAYDEE WESTCLYDE

SETTLEMENT

Defendant(s).

Index No. CV-013688-18

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| Dated: Islandia, New York | RUBIN & ROTHMAN, LLC | |
|---------------------------|-------------------------|--|
| 3/26/2019 | Attorneys for Plaintiff | |
| | Bv: | |
| HAYDEE WESTCLYDE | -1 · | |

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