

FROM**TO**

Name: Outbound NJFaxes

9492321052@fax.vantageip.com

Phone: Fax: 8562221711

9492321052

E-mail: OBNJFAXES@LDVLAW.COM

Sent: 4/3/19

at: 2:35:19 PM

2 page(s) (including cover)

Subject: Letter From Lyons

Comments:

*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

April 03, 2019

Philip Sellers
via fax: 949-232-1052

Re: Capital One Bank (USA), N.A. v. SHONDELL L MUNIZ
Docket No. DC-012805-18 Account Number: XXXXXXXXXXXXX0868 Current Balance: \$1,960.69

Dear Sir/Madam:

Please be advised that we have accepted your offer to settle your client's account by paying the sum of \$1,470.00 as follows: \$1,002.00 by April 30, 2019, followed by three consecutive monthly payments of \$156.00 starting May 30, 2019.

Our client is accepting this settlement with the condition that there is no sale of real property or refinancing of a mortgage pending. Either of these circumstances will render the acceptance of this offer null and void.


Please forward funds to our payment processing center located at 136 Gaither Drive, Suite 100, P.O. Box 1269, Mt. Laurel, NJ 08054 payable to Lyons, Doughty & Veldhuis. Upon receipt of cleared funds your account will be reported to our client as SETTLED/PAID. Post-dated checks will not be accepted.

If you fail to make the payment(s) by the date(s) and in the amount(s) described above, the full balance due on the account stated in the reference line above, less any payments made, shall be due and payable.

Should you have any questions in this matter, please contact Elizabeth Kerr, 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 ▲

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