

**SELIP & STYLIANOU, LLP****Attorneys at Law****199 Crossways Park Drive****PO Box 9004****Woodbury, New York 11797-9004****10 Forest Avenue, Suite 300****Paramus, New Jersey 07652****(800) 293-6006****Fax (516) 908-7993****TTY(516) 422-8500****Respond to New York office****Service of legal documents  
not accepted by fax or email****FACSIMILE TRANSMISSION**TO: Mike CampbellFAX NO.: 949-232-1052

FROM: \_\_\_\_\_

DATE: 4/10/19

NUMBER OF PAGES BEING SENT INCLUDING COVER PAGE: \_\_\_\_\_

RE: \*Gloria Dacanay\*MESSAGE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_**CONFIDENTIALITY NOTICE**

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**"THIS IS A COMMUNICATION FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO  
COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE."**

If you do not receive the amount of pages indicated above, please contact the undersigned as soon as possible at the above listed number, extension:

Mitchell Selip, P.C. ♦  
 Harry Stylianou, P.C. ♦ ♦  
 David A. Cohen, P.C. ♦  
 Mitchell G. Slamowitz, P.C. ♦

**NJ Office**  
 10 Forest Avenue, Suite 300  
 Paramus, NJ 07652

## SELIP & STYLIANOU, LLP

Attorneys at Law  
**199 Crossways Park Drive**  
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 Mark Antos ♦

♦ Admitted NY ♦ Admitted NJ  
 ♦ Admitted PA



SENT VIA FAX TO: @ Mike Cambell 949-232-1052  
 April 9, 2019

Jerome Ramsaran  
 Consumer Law Group  
 7945 Cartilla Ave Suite A  
 Rancho Cucamonga, CA 91730

Creditor: CITIBANK, N.A.	
S&S #: P005084	Account No Ending in: 6715
Account Type: CITI VISA	Consumer: Gloria R Dacanay
Index Number: 6700/08	Stipulated Balance Due: \$3,400.00
Total Judgment Balance: \$13,584.82	

Dear Jerome Ramsaran:

Enclosed please find two (2) repayment agreements confirming your client's agreement to repay the sum of \$3,400.00. Please return one (1) signed agreement.

Please do not make any changes to the agreement without first getting express authorization from this office. Any unauthorized changes may cause this agreement to be null and void. Please note that all payments should be forwarded directly to this office and made payable to CITIBANK, or you can call our office or visit our website at [www.seliplaw.com](http://www.seliplaw.com) to make a payment.

If you should have any questions, please do not hesitate to contact this office.

Sincerely,

Mitchell Selip / David A. Cohen /  
 Mitchell G. Slamowitz Esqs.

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



CIVIL COURT OF THE CITY OF NEW YORK  
COUNTY OF BRONX

CITIBANK (SOUTH DAKOTA), N.A.

PLAINTIFF,

GLORIA R DACANAY

DEFENDANT(S).

INDEX NUMBER 6700/08

FILE NO. P005084

-AGAINST-

### FORBEARANCE AGREEMENT AND STIPULATION OF SETTLEMENT

**THIS AGREEMENT** is made on April 8, 2019, between CITIBANK, N.A. (the "Creditor") and Gloria R Dacanay (the "Consumer").

1. Consumer consents to the jurisdiction of this Court and admits to the service of the summons and complaint.
2. Consumer hereby waives any and all offsets, defenses and/or counterclaims.
3. Consumer agrees to pay to Creditor in full settlement of account number ending in 6715 (the "Account") the amount of \$3,400.00 on or before April 26, 2019.
4. All payments shall be made payable to CITIBANK. Consumer may forward payments to Selip & Stylianou, LLP, P.O. Box 9001, Woodbury, NY 11797-9001, or pay online at [www.seliplaw.com](http://www.seliplaw.com), or by calling (866) 712-8983. All payments are subject to collection.
5. In the event that the Consumer shall default in making any of the payments required hereunder, then Creditor shall mail written notice of the default to the Consumer's attorney. If the default remains uncured for ten (10) days from the mailing of the notice, then the entire amount claimed in the judgment, less a credit against same for any payments made hereunder, shall immediately be due and payable at the option of the Creditor and without further notice and demand. In such an event, Creditor may enforce judgment already entered.
6. Once Creditor receives the full amount Consumer has agreed to pay pursuant to this Agreement, Creditor will forward a Satisfaction of Judgment to the court for filing and will mail a duplicate original Satisfaction of Judgment to Consumer, as well as a letter confirming that the Account is settled for less than the balance due.
7. Pursuant to NY CPLR R. 2101(e), the parties authorize the court to file a copy, facsimile, or electronically-signed copy of this document in lieu of the original.

Page 1 of 2

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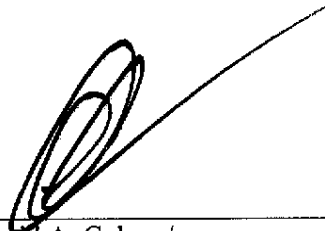
8. Upon signing of this agreement, Consumer releases and discharges Creditor, its agents, and its attorneys, including Selip & Stylianou, LLP (the "Releasees"), from all claims of any kind, including violations under the Fair Debt Collection Practices Act and applicable state laws, that the Consumer may have with respect to the Account, including all claims that were asserted or could have been asserted in this action and any claims stemming from debt collection efforts of Releasees. Upon payment of all amounts due pursuant to this Agreement, the Creditor releases and discharges the Consumer from all claims of any kind, both known and unknown, that the Creditor may have with respect to the Account, including all claims that were asserted or could have been asserted in this action.

In witness whereof, the parties hereto have set forth their hands and seals on the date herein above written.

**X**

**Jerome Ramsaran**

Attorney for Consumer (Signature Above)



By: Mitchell Selip / David A. Cohen /

Mitchell G. Slamowitz, Esqs.

Selip & Stylianou, LLP

Attorneys for Creditor

File No. P005084