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OFFICE HOURS (E.S.T.):
Monday to Friday 8:30AM -5:00PM



RATCHFORD LAW GROUP, P.C.
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April 22, 2019

Stephanie Berry
206 Huston Road
Gorham ME 04038

RE: Discover Bank

Our File No.: ZW170679

Dear Ms. Berry:

Pursuant to your recent communication with my office, enclosed please find an Affidavit and Agreement that I would like to enter with the court formalizing our agreement. We have agreed to a settlement of \$6,000.00 to be paid as follows: a down payment of \$2,700.00 by April 30, 2019, followed by eleven (11) monthly payments of \$300.00 per month beginning May 30, 2019 and continuing each month thereafter until the settlement amount is paid. Payments must be made on time and in full or the full balance will be due and owing, with credit given for payments received.

You must sign this document before a notary or the court will not accept it. Please note that banks, law firms, and the courts generally have a notary public on staff. I ask that you return the original notarized document to my office within seven (7) days so I can submit it to the court.

Settling a debt for less than the balance owed may have tax consequences. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax adviser of your choosing.

If you have further questions regarding this matter, please contact my office. I look forward to your continued cooperation.

Very truly yours,

Kate E. Conley, Esq.
KEC/amp
Enclosure

NOTICE

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

STATE OF MAINE

DISTRICT COURT

Location PortlandDocket No. POR-SA-19Discover Bank Judgment Creditor

v.

AFFIDAVIT AND AGREEMENT

14 M.R.S. § 3125(2)

Stephanie Berry Judgment DebtorI, Stephanie Berry, being duly sworn, depose and say:

1. My address is 206 Huston Road, Gorham ME 04038
2. I am employed by Jensen, Baird, Gardner & Henry
in the capacity of Real Estate Paralegal
3. My gross pay is \$ 3412.50 per month.
4. My net pay, after deductions for federal income tax, FICA, state income tax and withholding ordered by a court or state agency, is \$ 2677.00 per month.
5. Other amounts deducted from my wages by my employer are:

ITEM	AMOUNT
<u>401(k)</u>	<u>82.54</u>
<u>Medical</u>	<u>100.00</u>
<u>Dental</u>	<u>53.88</u>
<u>Disability</u>	<u>29.48</u>
TOTAL:	<u>265.90</u>

6. I am under a court order to pay the following debts which are not withheld from my wages:

DEBT OWED TO	AMOUNT OF PERIODIC INSTALLMENT	TOTAL AMOUNT OWING
<u> </u>	\$ <u> </u> per <u> </u>	\$ <u> </u>
<u> </u>	\$ <u> </u> per <u> </u>	\$ <u> </u>
<u> </u>	\$ <u> </u> per <u> </u>	\$ <u> </u>

7. I have 0 dependents
8. My spouse receives income of \$ n/a per from
9. My necessary living expenses are \$ 1176.00 per month.

10. I agree to pay \$ 300.00* per month commencing 5/30/19 to
Ratchford Law Group, P.C., 54 Glenmaura National Blvd, Suite 104, Moosic PA 18507.

I understand that if I fail to make two or more payments, the creditor can
obtain an order requiring my employer to withhold this amount from my wages. I also
understand that if I fail to make the payments, I can be held in contempt of court and
sentenced to jail.

The parties acknowledge that the balance due, as of this date, is \$ 7554.77 (plus continuing interest)

*The parties have agreed to a settlement of \$6,000.00 to be paid as follows: a down payment of \$2700.00
by 4/30/19 followed by eleven (11) monthly payments of \$300.00 beginning 5/30/19 and continuing until
the settlement amount is paid. If the payments are not received on time or in full, the full balance will be
due with credit given for payments received.

Date: _____

Signature of Debtor

Personally appeared the above-named _____ and
made oath that the foregoing statements are true.

Date: _____

Notary Public / Attorney / Clerk

AGREEMENT

The judgment creditor agrees to the entry of an order requiring the debtor to make
installment payments of \$ 300.00 * per month payable to Ratchford Law
Group, P.C., 54 Glenmaura National Blvd, Suite 104, Moosic PA 18507 commencing 5/30/19

The judgment creditor agrees that the balance due, as of this date, is as stated above.

Date : _____

(Attorney for) Judgment Creditor