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KEITH H. ROTHMAN¹

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BUSINESS HOURS: MON-THURS 9:30AM-6:00PM
FRI: 9:30AM-5:00PM

CALL: (877) 207-2137 EDWIN MORALES EXT 2218

July 08, 2024

ACTION ADVOCACY PC
1 CROUCH ST
GROTON CT 06340

OUR FILE NO: [REDACTED]
CREDITOR: CAPITAL ONE, N.A. SUCCESSOR BY
MERGER TO CAPITAL ONE BANK (USA),
N.A.
ACCOUNT NO: ***** [REDACTED]
DEBTOR: [REDACTED]

Dear Sir/Madam,

The balance due on this account is \$7,662.34. This letter will confirm that we are prepared to accept \$4,000.00 to resolve this claim, payable as follows:

- 1. \$2,000.00 payable no later than 7/26/24
- 2. \$2,000.00 payable no later than 8/26/24.

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 # [REDACTED]. In addition to personal checks, we will accept electronic payments. Your client can make electronic payments on-line at RRLLC189.com or by calling us during office hours.

We will take no additional measures to enforce this claim if payments are made in accordance with the above payment schedule. If payments are not made according to the above schedule we will attempt to collect the full amount of this claim, crediting you with any payments made herein.

We are not obligated to renew this offer.

This is not a payoff letter and the offer does not apply to anyone who is refinancing or selling real estate.

If you have any questions about this matter, please do not hesitate to call.

RUBIN & ROTHMAN

AGREEMENT CONCLUDED BY:
EDWIN MORALES EXT 2218

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