IN THE COUNTY COURT IN AND FOR
HILLSBOROUGH COUNTY, FLORIDA

CASE NO.: 26-CC-029722

BANK OF AMERICA, N.A.

Plaintiff,

vs.

GHADA MAGHREBI

Defendant(s)

_____/

SETTLEMENT STIPULATION

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COMES NOW, the parties, and hereby stipulate and agree as follows:

1. That all of the allegations contained in Plaintiff's Complaint are true and correct. This agreement resolves the account sued on and any possible counterclaims. Except as provided herein, the parties agree to release each other and the attorneys involved in this matter from any and all past, present, and future claims associated with the account that is the subject matter of this litigation.

2. That the Defendant shall comply with all of the terms and conditions as set forth within this stipulation and in the event that any payment is not received within five (5) days from the due date, then that shall constitute a default.

3. Defendant must make all payments when due. Payment shall be mailed to Hayt, Hayt & Landau, P.L. at their office address at: 14750 NW 77th Ct, Suite 100, Miami Lakes, FL 33016, made online at www.hhlpl.com, or made by phone by dialing 877-474-0834 option 2. Please reference file no.: 1234388. Payment(s) of more than the amount of the installment due or down payment shall not relieve the Defendant of its obligations to make the next monthly payment on the date agreed to. In the event that Defendant fails to make any payment when due then Plaintiff shall be entitled to a Judgment for the full amount originally claimed, plus costs as referenced to in paragraph 5. Plaintiff is also entitled to any re-open fees to be awarded as costs.

4. Plaintiff agrees to accept and Defendant agrees to pay a total settlement amount of $4130.00, to be paid as follows: the sum of $173.00 due on or before 9/25/2026 and a minimum monthly payment of $173.00 which shall be due on or before the 25th day of each month thereafter until 8/25/2028 when a final payment of $151.00 shall be due.

5. In the event of default, it is agreed that Plaintiff shall be entitled to a judgment against the Defendant for the principal sum of $5,280.00 and court costs in the amount of $374.85 less any payments made towards the agreed upon settlement amount.

6. There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

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7. A facsimile or copy of this stipulation may be treated as the original.

8. That in the event of default, Plaintiff shall be entitled to a Judgment with execution upon the filing of a Verified Motion for Final Judgment by counsel for Plaintiff without notice to Defendant.

9. Waiver of personal service: By signing this agreement, the Defendant hereby waives formal issuance, service and return of summons or process in connection with this action. By signing this agreement, the Defendant unconditionally submits and admits to the personal and subject-matter jurisdiction of the Court. Additionally, if the Defendant has not already filed an answer to the complaint or appeared at the pretrial conference, the Defendant hereby designates this stipulation as the answer to the complaint.

10. This agreement has legal terms and has legal implications. You have the right to have an attorney review it for you. If you sign this agreement you are voluntarily agreeing to its terms and will be bound by it.

DATED on this September 22, 2026.

Hayt, Hayt & Landau, P.L.
Attorney for Plaintiff
14750 NW 77th Ct, Suite 100
Miami Lakes, FL 33016
(305)-661-6660

Robert J. Orovitz
FL Bar# 501379

BY: _____
Robert Orovitz

_____
Ghada Maghrebi

*** 1234388 is your HHL file number. Please put it on your payment.

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

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