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7401 Willowbrook Rd, Victor, NY 14564 Phone: 585-398-8018 Fax: 585-924-8632 www.mcsmms.com

August 8, 2016

Premium Paybacks 4722 18th Ave Brooklyn, NY 11204 Attn: Martin Silver

Dear Martin Silver,

I'd like to thank you and your staff on a job well done. It was a simple process that did not require anything more than the 3 documents I signed. Your office did all the work in changing our experience mod ratings and recovering the refunds. It was a pleasure to work you and your staff.

Sincerely,

Stephen Miller