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April 9, 2018

Premium Paybacks 4722 18th Avenue Brooklyn, NY 11204 Attn: Mr. Martin Silver

Dear Martin,

I would like to thank you for taking the time and reaching out to me. As a result of your service a larger discount was applied to our policy generating a large savings. If not for your involvement we would have never been able to recover these monies.

I truly recommend this service to others.

Nazeer Kalachikan Director of Finance