



JOSEPH & SON
RESTORATION, INC.

August 9, 2019

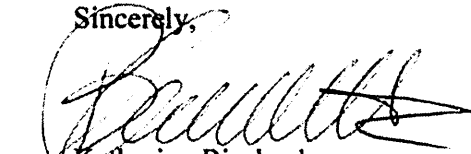
Premium Paybacks
1642 63rd Street
Brooklyn, NY 11204
Attn: Mr. Martin Silver

Dear Martin,

Thank you so much for facilitating a refund for our company! It is a real great service that your company provides, definitely something every company can benefit from. We recommend Premium Payback to any firm who pays workers comp premiums.

Much thanks!

Sincerely,



Katherine Birnbach
Corporate Executive Manager