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November 4, 2019

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

Dear Martin,

I want to take this opportunity to thank you and your team very much for the success you had with helping our organization receive refunds back from both NYSIF and Church Mutual Insurance Company. There was little effort on our part and with your help we received refunds of over \$200,000. It has been a pleasure working with you and your team. I look forward to working again together. I highly recommend your services.

Sincerely,

A handwritten signature in blue ink that reads 'Lori Alameda'.

Lori Alameda

CFO

