



379 Fifth Avenue • New York, New York 10016 • Voice: 212.685.2211 • Fax: 212.685.5055

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Premium Paybacks
1642 63rd Street
Brooklyn, NY 11204

Dear Mr. Silver,

I was skeptical at first when Premium Paybacks called and presented their service to me. We do not receive phone calls regarding money that is owed to our Company. At first I was a hesitant since I thought there would be an additional cost involved that I was not aware of, however once we did proceed we were satisfied with the result. Job well done!

Thank you,

A handwritten signature in blue ink that reads "John M Simi". The signature is written in a cursive style with a large initial "J".

John M Simi
VP of Finance