

April 2, 2018

The Honorable Esther Salas
United States District Judge
United States District Court of New Jersey
Martin Luther King Jr. Federal Building
& U.S. Courthouse
50 Walnut Street
Newark, NJ 07102-3595

Re: USDCNJ Case No. 2:16-cv-05301-ES-JAD

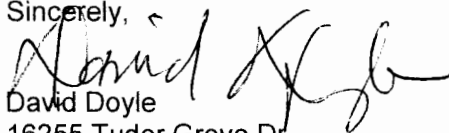
Your Honor,

Veronica Williams and I met in graduate school at Northwestern University in the late 70's. We've been friends ever since. Extremely intelligent and capable I was sorry to learn of the health issues that sidelined her from pursuing her potential and career full time. I was also disheartened to hear of the problems she was having with her financial institution.

In our MBA program at Northwestern we studied financial institutions, its products and to understand the math to support those products. Unfortunately for banks, we are able to read and understand the documentation used to secure its various financings. For example, in the 80's I leased a car. When the lease was up the bank attempted to charge fees that were not listed in the agreement. I was able to read the contract and not only eliminate the fees it tried to charge me but found other mathematical errors that caused Wells Fargo to have to revise the entire agreement. Veronica has the same knowledge and the greater intelligence to be more successful to confront these type problems.

I've never known Veronica to be anything but a honest wonderful friend of great moral character. I'm sure you are receiving many letters from other friends and associates stating the same observations.

Sincerely,

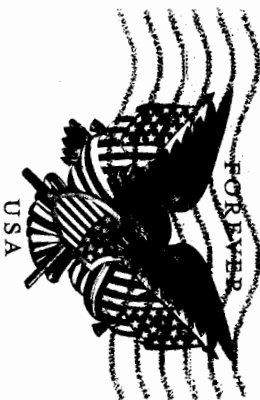

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