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April 26, 2019

Dear Recipient:

All deposits that were transferred as part of the J&S Sale to Nerro will continue to accrue interest.

This letter also acknowledges that Nerro agrees to pay the interest due, to any of J& S customer's deposits refunded in the future.

If you have any questions or concerns, feel free to contact me.

Sincerely,

A handwritten signature in black ink that reads "Charles Peterson". The signature is fluid and cursive, with a long horizontal stroke at the end.

Charles Peterson

Manager

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