

July 14, 2014

Dmitry Gurvich

TD Bank

RE: 534 West 42nd Street Apartment 8 HELOC

Dear Mr. Gurvich:

Regarding the identification of properties securing mortgages that are listed on my credit report, while I have not seen the credit report, the only mortgage in existence on any properties that I own is \$100,000 HELOC from Citibank on 71 Tonjes Road, Callicoon, NY.

This HELOC expires this month. There is nothing owed to Citibank on this HELOC. The time to draw on this HELOC expired in December, 2013.

Sincerely,

Claude Simon