



November 16, 2016

Re: December ACH Payment Confirmations

This letter is to inform you that the December 1st payment will be the last payment for the calendar year 2016. Due to the IRS rule surrounding Constructive Receipt as outlined in Pub. 538, the payment schedule for 1/1/2017 will be issued on 1/3/2017. This is necessary to ensure the payment is received in the proper tax year 2017.

Please feel free to contact me with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Amed Avila". The signature is fluid and cursive, with the first name "Amed" being more prominent than the last name "Avila".

Amed Avila
Managing Director | Relationship Manager
Fiduciary Trust Company International of the South
(954)762-4308