

To whomsoever it may concern

Explanation for the deposit of \$20238.03 in Bank of America checking account ending in 2395:

**A216 CUSTOMER TO PROVIDE DOCUMENTATION THAT PROVES
THE SOURCE OF THE FOLLOWING DEPOSIT(S): \$20238.03 INTO BANK OF
AMERICA CHECKING 009467122395 ACCOUNT.**

This deposit is from the bonus that I received for year 2012 from my employer Standard & Poor's. Please see my paystub included herewith for its documentation.

A handwritten signature in black ink, appearing to read 'Gurpreet Bal', written in a cursive style.

Gurpreet Bal

May 20, 2013