



Attn: Josh Hurlock

CHESLA

From 2004 – 2014 we worked primarily with Cary Gilbert's wife until she passed away. The first note I see from communication with Cary is February 2019 where he states he didn't know this was in collections, despite his taxes being taken regularly.

A settlement was offered by Cary in March 2019 and countered, and that's when the attorney got involved. Cary claims his wife meant well, but he didn't know about the loan.

Another counteroffer was submitted in May 2019 for \$20k and was countered by CHESLA for \$30k. Cary requested a 2 week extension to think about it and requested a settlement letter. We left several messages for the attorney with no response.

There has been no further communication until 01/31/23 when Cary contacted us stating they were told by UAS this debt was paid for. He was advised that was untrue and he stated he would call us back. This has not happened.

Thank you,

Mary Franzen

TSI