

Subject: Proper gift letter for Jessica

From: Mark Cao <mark.cao@gmail.com>

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To: Hanh Yu <hanhcaoyu@gmail.com>, Hien Cao <hcaosc@gmail.com>

Last night, I found a proper gift letter from Jessica's mortgage company signed by Dad. He signed it a couple of months after the money transfer. At the time of the transfer, he had signed a gift letter that wasn't legally binding.

So, if Jessica kept a copy of that gift letter, I think he can kiss the \$60K good bye.

I have been very busy fixing Chipper. Will be able to provide an accurate snapshot of his financial situation in about two weeks, when I'm more freed up.

Huy