

**McLAUGHLIN, RICHARDS, BILLER & SCHINDEL, LLP**

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December 1, 2016

VIA EMAIL

Mr. David Elbery

Ms. Joyce Elbery

Ms. Kathleen Elbery

Mr. Michael Elbery

Mr. Robert Elbery

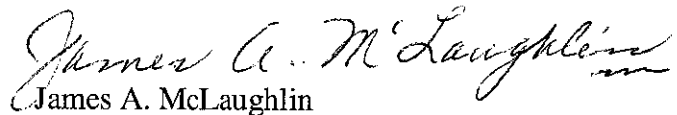
RE: 168 Fairfield Street  
Needham, MA

To All:

As a follow-up to my email regarding the Homeowners Insurance payment, I will pay the premium if all are in agreement.

The payment is due by 12/5/16 so email me your response ASAP.

Very truly yours,

  
James A. McLaughlin

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