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June 24, 2013

BY ECF

The Honorable David S. Doty
United States District Court
United States Courthouse, Suite 14W
300 South Fourth Street
Minneapolis, MN 55415

Re: R.J. Zayed v. Associated Bank, N.A.
Court No. 13-cv-232 (DSD/JSM)

Dear Judge Doty:

I am writing with the Court's permission (conveyed by the Court's clerk) to alert the Court to a very recent Second Circuit decision that Associated Bank believes supports its arguments in this case. The Second Circuit case is *Picard v. JPMorgan Chase & Co.*, --- F.3d ---, 2013 WL 3064848 (2d Cir. June 20, 2013). The Clerk informed me that the Court asked me to simply cite the case and forego any further analysis. If the Court has any questions or would like any discussion of the case, I would be happy to answer those questions or provide that analysis.

Thank you.

Sincerely,

s/ Charles F. Webber

Charles F. Webber

WEBCF:holjl
cc: Plaintiff's counsel (by ECF)
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