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July 10, 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 decision by Judge Kyle that Associated Bank believes supports its arguments in this case. The case is *Varga v. U.S. Bank National Association*, No. 12-3180 (RHK/JJK) (Doc. No. 42), 2013 WL 3338750 (D. Minn. July 2, 2013). The Clerk instructed me to simply cite the case and forgo 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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