

Flachsbart & Greenspoon, LLC

• 333 N. Michigan Ave., 27th Floor • Chicago, IL 60601-3901 •
• Tel 312-551-9500 • Fax 312-551-9501 • www.fg-law.com •

July 15, 2013

Via 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., 13-CV-232 (DSD/JSM)

Dear Judge Doty:

We write in response to the second post-hearing letter from Faegre Baker Daniels regarding an identification of new authority.

We have reviewed the July 2, 2013 Memorandum Opinion and Order in *Varga v. U.S. Bank Nat'l Ass'n.* (Case No. 12-3180). It is clear the *Varga* parties and facts differ markedly from the present case. A case more on point is *Mosier v. Stonfield Josephson, Inc.*, No. 11-cv-2666, 2011 U.S. Dist. LEXIS 124058 (C.D. Cal. Oct. 25, 2011).

If the Court wishes, we will be pleased to submit a response that goes into more detail.

Respectfully submitted,



Robert P. Greenspoon