



August 30, 2019

Dr Khalid Sethi
27 Stratford Pl
Binghamton NY 13905
Re: NBT Bank – Funds Available

To Whom It May Concern:

Dr Sethi has maintained an excellent banking relationship with NBT Bank for the last 8 years. Current available funds on hand are \$500,000.

Please contact me at 607-797-7940 should you require further information.

Sincerely,

A handwritten signature in cursive script that reads "Tammy Pornbeck".

Tammy Pornbeck, AVP
NBT Bank-Johnson City
NMLS# 918716