

Citigroup Inc.  
399 Park Avenue  
New York, NY 10022



December 12, 2012

Dear Dinyar,

Thank you so much for a great job at giving us our wonderful, wonderful apartment at 641 5th Avenue in New York. The design and decorating is just so beautiful that words cannot describe our gratitude. We think of you every single day and are just in awe of your genius.

We are so thankful to that chance meeting in Connecticut Muffin e few years ago, that gave us you & Gool as friends as dear as family.

I am not sure how we can repay you & Gool, but I know we will forever remain in the debt of your love and affection for us.

Needless to say, the quality of our life has completely transformed.

The three of us are eager to meet with you & Gool for dinner soon. I realize New York may be a long schlep for you both but please let us know if you would be available for dinner at a restaurant in New Canaan this coming weekend?

Fond regards,

A handwritten signature in blue ink, appearing to read "Sanjiv Das".

Sanjiv Das  
Chief Executive Officer  
CitiMortgage