

Fred DeCaro Jr.
4 Sunswept Drive
New Fairfield, CT 06812

October 24, 2010

Dear Sir or Madam:

I am the former chairman of USA Bank in Port Chester, NY. This letter is to verify that it came to my attention that an employee of USA Bank was forging Ruth Jones's signature on various loan documents and agreements. That employee was subsequently fired.

I am also aware that \$500,000. was taken from Ruth's construction drawer for 405 Catamont Rd. Fairfield, which resulted in her not being able to complete the home.


I would be willing to testify on Ruth's behalf regarding this matter.

Sincerely,



Fred DeCaro Jr.

I, _____, do hereby certify that I am a Notary
Public in the State of Connecticut
and at this 24 day of
October, 2010


Notary Public
Date Commission Expires: 10/30/2015

RINDA FARNHAM
NOTARY PUBLIC
MY COMMISSION EXPIRES NOV. 30, 2015

