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**From:** Bradley Gillin [mailto: [REDACTED]]  
**Sent:** Wednesday, September 27, 2017 11:09 AM  
**To:** Divya Rajawat < [REDACTED] >; Stewart Oldfield < [REDACTED] >; William-M Finn < [REDACTED] >; Cynthia Rodriguez < [REDACTED] >  
**Cc:** [REDACTED] < [REDACTED] >  
**Subject:** RE: Deposit Return - A/c # [REDACTED] [1]

Classification: **For internal use only**

Please clarify what 'Refer to Maker' means.

Regards,  
Brad



**Bradley Gillin**  
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**From:** Divya Rajawat  
**Sent:** Wednesday, September 27, 2017 11:06 AM  
**To:** Stewart Oldfield < [REDACTED] >; William-M Finn < [REDACTED] >; Bradley Gillin < [REDACTED] >; Cynthia Rodriguez < [REDACTED] >  
**Cc:** [REDACTED] < [REDACTED] >  
**Subject:** Deposit Return - A/c # [REDACTED]

Hi Team,

Check # **001012** for \$ **450,000.00** has been deposited to A/c – [REDACTED] but returned with reason as remitter's account in 'REFER TO MAKER' status.

As the return reason REFER TO MAKER , then the item will be return only.

Copy of checks attached above.

Thanks,

With regards,  
Divya Rajawat