

Dear Jeffrey!

I hope this letter finds you well!

I do not believe I owe you any money; I do owe you my gratitude.

Please except my appreciation for the good things you've done.

I wish you a good health, peace and happiness from all of my heart.

You are a generous man.

Please do not ask Rich to call me and ask me for money.

Please let it be and write me a note that I do not owe you anything.

Forgive me if you are disappointed in me.

Best wishes

