



WORLD SAVINGS

October 27, 2003

Michael S. Laham
Elana Laham
2 Enterprise Apt #8316
Aliso Viejo, CA 92656

Dear Customer:

I am writing to advise that a check written on the account of Robert Koretoff for \$2,724.73 and deposited to your account number 423191832 is being returned to us from Farmers & Merchants Long Beach unpaid for STOP PAYMENT. We received notice of this returned item today from the financial institution on which the check is drawn. Therefore, we are delaying the availability of the amount of the check for an additional 7 business days, allowing us time to receive the actual returned check. I am sorry if this delay causes any inconvenience.

Upon receipt of the check, your account may be debited and the applicable service charge assessed. We will, of course, send you a separate notice detailing the specific reason the check was returned unpaid.

If there is a possibility that the check can be reprocessed, your account will not be debited, and the funds will be available to you on the seventh business day. Inasmuch as providing helpful customer service is one of our top priorities, I am pleased to advise that any one of our customer service representatives will be happy to refund any World fees for returned checks or overdrafts that were assessed solely because of the additional delay.

Once again, I apologize for any inconvenience you may experience as a result of this matter. We are grateful for the opportunity to serve your financial needs, and we look forward to doing business with you for many years.

Very truly yours,

Claudia Weichert
Department Specialist
Savings Legal

cc: Manager, Branch 133



BRANCH/DEPARTMENT

133

RETURNED DEPOSITED ITEM ADVICE
☐ SAVINGS / ☒ CHECKING ACCOUNT

Your account has been charged for the following checks previously deposited and returned unpaid

☒ Check(s) enclosed ☐ Your local branch is holding check(s) for your instructions ☐ Check previously paid at branch

PAYMENT OF THE CHECKS LISTED HEREON HAVE BEEN REFUSED FOR ONE OF THE FOLLOWING REASONS AS INDICATED BY THE LETTER SHOWN.

A - ACCOUNT CLOSED	M - MISSING SIGNATURE
B - CANNOT LOCATE ACCOUNT	P - POST DATED
C - DATE STALE	R - REFER TO MAKER
D - ENDORSEMENT MISSING	<input checked="" type="checkbox"/> S - STOP PAYMENT
J - INSUFFICIENT FUNDS	U - UNCOLLECTED FUNDS

X - OTHER _____

The transactions below indicate the account from which the funds were withdrawn.

A \$ 5.00 Returned fee has been assessed on your account, and this fee is reflected in your account balance.

Oct29-03 423191832 CHK RDI

\$2,724.73 ACCT BAL \$12,915.87 870103010:47:30 1311 +
ACCOUNT BALANCE DOES NOT REFLECT OUTSTANDING CHECKS**CHARGE**
Account
OfMICHAEL S LAHAM
OR ELANA LAHAM
2 ENTERPRISE APT #8316
ALISO VIEJO CA 92656

PREPARED BY

AUTHORIZED BY

ROBERT J. KORETOFF
PH. 562-408-3000
16320 DOWNEY AVE
PARAMOUNT, CA 90723

90-119
1222
05482003

1080

PAYMENT STOPPED 20 May 03

Michael Laham & Elana Laham \$2724⁷³
PAY TO THE ORDER OF

DELUXE WALLET OR DUPLICATE
STERN AND GENTRY



Farmers & Merchants Bank
Artosia Boulevard Office • 562-904-3630
3290 East Artesia Boulevard
Long Beach, CA 90805
www.fmb.com • TeleBanker 562-495-7700

Robert J. Koretoff MP

MEMO

11222011581080 05 48200 311 00000272473

FOR DEPOSIT ONLY INTO
ACCOUNT NO. 423191532

LA 10232003 02
PROCESSED
OCT 29 2003
ENDORSEMENT CANCELLED
OCT 23-03
1331020
423191832