

Exhibit 3



FRANK M. FLANSBURG III

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**Also licensed in Washington*

May 27, 2015

Via Regular Mail

Pearl Insurance Group
c/o The Corporation Trust Company of Nevada
311 S. Division Street
Carson City, NV 89703

RE: Victoria Nelson v. Elsie Peladas-Brown
Our File No.: 2480-001

To Whom it May Concern:

This office represents Victoria Nelson, in her capacity as the Chapter 7 Trustee of Ameri-dream Realty, LLC ("Ms. Nelson") in case number 15-10110-LED in the United States Bankruptcy Court, District of Nevada. On May 21, 2015, we filed an adversary proceeding against Elsie Paladas-Brown ("Ms. Peladas-Brown"), on behalf of Ms. Nelson.

For your reference and file, enclosed please find a copy of the complaint filed against Ms. Peladas-Brown. Please do not hesitate to contact us if you have any questions pertaining to this matter.

Sincerely,

SCHWARTZ FLANSBURG PLLC

Frank M. Flansburg III, Esq.

FMF:jl
Enclosures: as stated



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May 27, 2015

Via Electronic and Regular Mail (Lionel.Santos@xlgroup.com)

Greenwich Insurance Company
c/o Lee Santos
XL Select Professional
100 Constitution Plaza, 17th Floor
Hartford, CT 06103

RE: Victoria Nelson v. Elsie Peladas-Brown
Our File No.: 2480-001

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