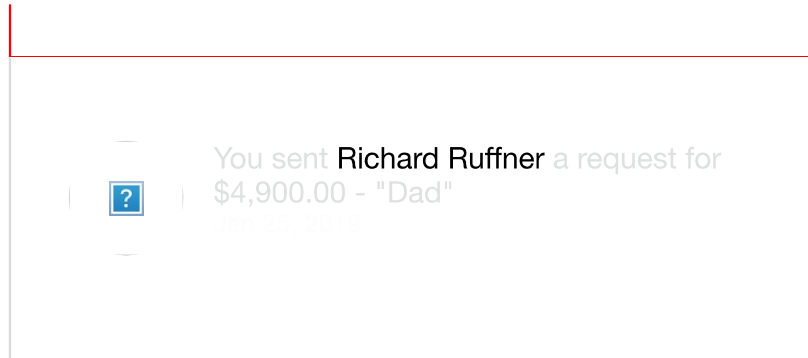


**From:** Venmo venmo@venmo.com  
**Subject:** Richard Ruffner declined your request for \$4,900.00 - Dad  
**Date:** January 25, 2019 at 9:23 AM  
**To:** rhb@rspdc.com

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