

2800 Commerce Drive • Harrisburg, PA 17110

November 16, 2018

Mary Beazley, Finance Director City of Margate, FL 5790 Margate Boulevard City Hall, Second Floor Margate, FL 33063

Dear Ms. Beazley:

Please accept this letter as confirmation that the City of Margate may "piggyback" on Penn Credit's existing collection services contract with the City of Key West, FL. Penn Credit will provide debt collection services to the City of Margate under the same terms and conditions resulting from the City of Key West's RFP#16-004.

We look forward to serving as a vendor to the City of Margate and working with you and your staff.

Sincerely,

David Latshaw

Executive Vice President