

**EXHIBIT K**

**THE TERKELL LAW FIRM, P.C.**  
ATTORNEY & COUNSELOR AT LAW

19 BENDER ROAD  
NEW CITY, NY 10956  
(845) 517-0670  
FAX: (845) 517-0671  
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JOSEPH I. TERKELL

July 14, 2020

BILLIONAIRES ROW CHAMPAGNE  
244 5TH AVENUE, SUITE E15  
NEW YORK, NY 10001  
ATTN: WILLIAM BENSON

RE: EMMIS RADIO LLC  
AMOUNT: \$50,000.00

Dear Mr. Benson:

Every story has two sides - we would like to be fair.

Due to the age of your account, this matter has been turned over to our law firm for resolution.

I would like you to take this opportunity to explain your side of the story. If there is a valid reason for withholding payment, please attend to this important matter.

YOUR SIDE:


- This is an oversight. Enclosed is payment in full.
- I am unable to make full payment at this time. Enclosed is \$\_\_\_\_\_ to show good faith. I promise to make monthly payments of \$\_\_\_\_\_ until paid in full.
- I am disputing this bill. If you wish, you may provide details on the back of this letter.

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_  
Phone/Fax: \_\_\_\_\_ email: \_\_\_\_\_

Please respond to this letter within 30 days from receipt.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ALL INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

Very truly yours,

  
JOSEPH I. TERKELL

**PLEASE SEE IMPORTANT NOTICE REGARDING YOUR RIGHTS ON THE REVERSE SIDE OF THIS LETTER**

**NOTICE OF RIGHT TO DISPUTE DEBT TO CONSUMERS**

You have a right to dispute this debt.

If you dispute this debt, we will investigate.

If we believe you are right, or partly right, we will arrange to correct the records and write to you explaining the correction.

If we believe you are wrong, we will write to you that we believe the debt as stated in the attached letter is valid and the reasons why we believe same.

In order to dispute this debt, you must follow these rules:

1. Write to us and state that you dispute this debt or part of this debt.
2. Said notification should be communicated to:  
THE TERKELL LAW FIRM, P.C.  
19 BENDER ROAD  
NEW CITY, NY 10956  
(845) 517-0670  
Joseph.terkelllaw@gmail.com


3. Your letter must be received within 30 days after receipt of this notice.

You may obtain the name of the person or business which originally lent you money or gave you credit by writing to the above address within 30 days after receipt of this notice.

You may obtain verification of the debt or a copy of the judgment by writing to the above address within 30 days after receipt of this notice.

If you do not dispute this debt or any portion of it within 30 days, we will assume the debt is valid as stated in the attached letter.

Very truly yours,

  
Joseph I. Terkell

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