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VIA CERTIFIED MAIL

August 19, 2025

Darryl Cotton
6176 Federal Blvd.
San Diego, CA 92114
151darrylcotton@gmail.com

Re: Dale Cotton v. Darryl Cotton

Dear Mr. Cotton:

I am writing on behalf of your father, Dale Lloyd Cotton, concerning the debt owed to him by you. As you know, Dale has lent you substantial sums over the last thirteen years and displayed exceptional patience with you over that time, but has now concluded that it would be unfair, both to him and to the rest of your family, to continue allowing you to exploit his good will and fatherly affection to your gain and his detriment.

Specifically, Dale's loans to you began with a promissory note executed by both of you in 2013 for \$330,000 at 4.5% annual interest. You initially made payments on that note but ceased making payments on July 25, 2016. You became involved in a business dispute with Larry Geraci which proceeded to litigation. At that time, you not only asked for Dale's forbearance on the promissory note, but requested that he advance additional monies on your behalf, making the mortgage payments on your property at 6176 Federal Blvd, and repaying a 146,210.33 HUD loan on your behalf. You and Dale agreed that these monies would be repaid at the conclusion of the litigation. In accordance with that agreement, Dale refrained from collecting on the promissory note and began making mortgage payments on your behalf. He continued to make mortgage payments until the mortgage was paid off entirely in 2022.

Although you have repeatedly reaffirmed your debt to Dale, sending him monthly statements acknowledging the mounting sums owed, you have not made a single payment on either the note or the mortgage debt since 2016.

At this time, I am demanding on Dale's behalf that you pay the full sum due, acknowledged by you to be \$14,868,721 in the attached statement. If you are represented by an attorney in this matter, please forward this letter to them and have them contact me immediately. If you are not

represented by an attorney, please call me to make payment arrangements. If satisfactory arrangements are not made within 10 days of this letter, Dale will be forced to file suit.

Sincerely yours,

/S/ Jerome Urbik
Jerome Urbik