

It is with great pleasure to present you *Inversionistas Privados / ERP, Inc*, with its main office in Miami, FI and branch office in San Juan, P.R.

Our commitment to you will be the most personalized and expeditious service that we are accustomed to give because we understand that your success as a professional is our success as a Commercial Consultants. Our philosophy is orientated to arrange the widest product options available for your company or projects.

We also have very clear that our strength is the Investors/Lenders strength. We are permanently seeking for the best product that each Investors/Lenders has to offer in order for us to have it within our line of products. Since we do not work exclusively with any specified Investors/Lenders, we are not obligated to offer your company or products that, by their features are not the very best. This is a normal situation for the larger banks in which an executive necessarily has to offer exclusively their products even when they know that it is not within their strength.

We are not restricted, either, with complicated underwriting guidelines and inflexible requirements since we know the lending supply market and know what Investors/Lenders to recur to based on the unique circumstances of each company or individual.

We are also concerned with the cost of money to your company or projects for what we are permanently working in updating our products and being aware of the most competitive rates.

We want, as well, to let you know of our interest for being consultants to work closely with your company or projects.

We can assure you, if given the opportunity to work along with you, you will be sure that we take great pride in our services. Meanwhile, please feel free to contact us with any questions you may have.

Sincerely,

Eric Roché Pol

CEO