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**Finance North America**

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Russ and Christian,

I would like to personally extend my appreciation to both of you and all your efforts. We had the product line in theory, but developing it was a major hurdle. Your research and relationship building with all the different parties involved in the transaction was crucial to streamlining this otherwise difficult process. As a result, we now have U.S.D. based mortgage loans for real estate transactions in Mexico. This is a financial product that will come as a great benefit to many American citizens and Permanent Resident Aliens with the aspirations of financing a beautiful dream home in an exotic location. This home can either be a residence to retire or relax!

Please accept this award for my appreciation and thanks to Russ and Christian for helping us pioneer the Mexican Dream product and being the first transactions to close in Mexico! You both helped in taking out the "lumps" in the product and turning this innovative concept into reality. I appreciate your continued support that you have given us. Due to your support and efforts, many more U.S Citizens can now own their dream homes in Mexico, which may not have been possible before.

Thank you again for your support!

A handwritten signature in blue ink that reads "Henry J. Brandt".

Henry Brandt  
Business Development Representative