TRANSLATION



January 10, 2010 Circular No. 031-2010

Mr. (Mrs.) General Manager

Subject: Stop payment of one (1) Banker's Draft issued by CAJA DE AHORROS

Dear Mr. (Mrs.) General Manager:

Hereby, we would like to inform you that this Superintendency has received a written notice from CAJA DE AHORROS in which it informs us to stop payment of the following Banker's Draft issued by the aforementioned bank:

Number: 1425066 Dated on: May 12, 2010

To the order of: Ministerio de Vivienda (Ministry of Public Housing)

Amount: US\$850.00 Reason: Lost check

In virtue of the above, we will highly appreciate to inform all your personnel in order to be aware of such.

For your reference, we have attached a copy of the letter issued by BANCAFÉ (PANAMA), S.A.

Sincerely yours,

Alberto Diamond R. Superintendent

/cv

Enc.: The aforementioned

No. Ref: SG-TRAD-2010199 Prepared by: S.L. de Sánchez

Date: 02/08/2010