Edificio P.H. St. Georges Bank

Calle 50 y 5, Este, Área Bancaria Panamá, República de Panamá Apdo. 0832-1384 WTC T 507 322-2022 F 507 322-2036 www.stgeorgesbank.com St. Georges Bank Grupo Promerica

April 1, 2013

Mr. Alberto Diamond Superintendent of Banks Superintendency of Banks of Panama

Dear Mr. Diamond:

Best regards,

We hereby inform you that the Banker's Draft dated July 23, 2012, with number 48134 in the amount of seventeen thousand eight hundred forty-six dollars and 20/100 (US\$17,846.20), issued by ST. GEORGES BANK and payable to the order of the **MINISTERIO DE VIVIENDA (Ministry of Housing)** is missing.

In this regard, we would appreciate to consider the above statement and urgently proceed to inform all banks of the marketplace to stop payment on this check.

Yours truly,

(Signed) Renaul Vergara Operations Vice President

cc.: Clarissa Rodríguez – Administration Manager Ana Deborah Amaya – Legal Manager