



WorldBusiness Capital, Inc.
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November 30, 2012

Andrey Gorodissky
Andrey Gorodissky and Partners
Ul. Znamenka 13, Building 3, 3rd Floor
Moscow, Russia

Dear Andrey and Co.,

I want to offer my heartfelt congratulations on the occasion of the 20th anniversary of your esteemed law firm, Andrey Gorodissky and Partners (AGP). I can tell you enthusiastically and without reservation that WorldBusiness Capital, Inc. (WBC) greatly appreciates that we've had the opportunity to work with you for the past 7 years. In that time, your firm has displayed the highest standards of professionalism and competence as our closing counsel for a wide range of cross-border loan transactions in Russia. Moreover, AGP has provided expert legal advice to WBC on countless legal matters, large and small. In all of these instances, your firm has consistently worked indefatigably on our behalf. We are proud and honored to count you as one of our foremost partners worldwide, and we wish you continued success and prosperity in the years to come.

Warmest regards,



Robert Monyak
Executive Vice President and Chief Lending Officer
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