

October 16, 2013

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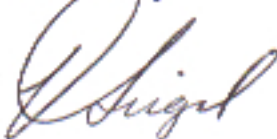
### Secoy Consulting Group Testimonial

We have used Secoy Consulting several times to review our banking and financing arrangements. In 2010 they were extremely helpful in developing, implementing, and recommending banking and financial arrangements on a large solar power capital project we were pursuing at that time.

We were able to secure the necessary financing on this project at a time when this type of project was new but we also benefitted with better bank operating costs than we had before. Secoy was professional in how they approached this project and we are convinced we would not have been able to do better on our own. The investment we made to use Secoy was money well spent.

The benefit of Secoy and we would not hesitate to use them again is their understanding of banking and matching their client's needs with the proper bank.

Yours truly



Paul Seigel  
General Manager