

November 18, 2013

To whom it may concern:

In late 2012, Newterra engaged Secoy Consulting as part of our process to revise and review our banking arrangements.

Newterra Group Ltd was undergoing a significant transition from a corporate growth and staffing perspective when it decided to engage Secoy Consulting. Secoy's mandate was to assist in obtaining and assessing debt financing proposals from various financial institutions during this time of change. Secoy succeeded in meeting its mandate and did so in a professional and organized manner, leading to a significantly improved banking arrangement for the company.



Bruce Lounsbury
CEO