

MF LEGAL & CO.
Mossfon Building
54th East Street
P.O. Box 0832-0886 W.T.C.
Panama, Republic of Panama

6 May 2015

Dear Sir/Madam,

Reference for Mr. Keith Schembri [Malta Passport number 0001097]

I confirm that I have known Mr. Keith Schembri holder of Maltese Passport number 0001097 residing at Unit C4, Villa Abelia, Santa Maria Gardens, Mellicha, Malta for the last 20 years as a personal friend and a client and that the above address is the address shown in our records for him.

I confirm that I know him to be a person of integrity, honesty and good character and that there is no reason why you should not act on his behalf or provide business services to him.

Yours truly



Brian Tonna
Managing Partner