



To Whom This May Concern,

I am writing on behalf of Mr. Richard Cassiano of North American Resource Capital, Inc. I was introduced to Rich back in 2015 after multiple banks turned my husband and I down for a construction loan. We had just about given up when we met Rich. We were told that if anyone were going to secure us a loan it would be Rich. Not only did Rich get us a loan but he helped us through the entire process from start to finish and even helped us write a business plan. Its safe to say that if we didn't have Rich to guide us through the process over the past 2 years there is a good chance we would have given up. It is important to note that Rich was accessible at all times. Whether in the office, at home or on vacation my phone calls and emails most always received immediate response.

We are due to start construction on our first school next week. I believe without Rich this would not be happening. Rich has made our dreams a reality!

Should you have any further questions regarding my experience working with Rich please call me on my cell at 631.905.2575.

Best,

A handwritten signature in black ink that reads 'Tara Kochanskyj'. The signature is written in a cursive, flowing style.

Tara Kochanskyj