The Fourth Universalist Society in the City of New York

Reverend Schuyler Vogel, Senior Minister Sinclair Ashley, President



August 9, 2018

Richard Cassiano North American Resource Capital, Inc. 90 New Mill Road Smithtown, NY 11787

Dear Richard,

I can't thank you enough for your effort in ensuring that the Fourth Universalist Society obtained financing for our roof replacement project. Your professionalism, extensive knowledge/connections regarding financing was invaluable to our success. As you know, Fourth Universalist had been looking for a loan to finance the replacement of our roof. As a 501(c)3 we had been running into obstacles in getting the needed financing. It was difficult to get lenders to even review our request. You responded quickly to my initial query about whether you would be able to assist us in securing a loan and were extremely responsive to all my questions and concerns. Through out the process of securing the loan you provided us with thoughtful advice and suggestions to improve our chances of securing the loan. Other brokers had told us that we would not be able to obtain a loan, despite having significant assets, because of our 501(c)3 status.

Your personalized service and detailed explanations helped guide us through the paperwork needed by the lender. I would be very happy to give you my highest recommendation to anyone seeking a broker to secure financing. Your in depth knowledge of the industry and the numerous professional and personal contacts in the business, place you in an enviable position from where you assist your clients in finding the right financing for their specific situation. In a mass market, one size fits all world, that is priceless. I wish you every success in the future.

Regards,

Sheila Powers

Director of Administration

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212-595-1658 ex 10