

Baar, 5th June, 2015

Regarding: Letter of Recommendation for LLC "Everest", for amicable and legal collection services

Letter of Recommendation

We, DDM Group AG, hereby confirm the partnership with LLC "Everest" ("Everest") in collecting receivables.

We recommend "Everest" e for active involvement and professional diligence with which it has fulfilled its contractual obligations.

The partnership with "Everest" proved beneficial for both parties and it did not register nonconformities. "Everest" has adapted quickly to new situations or requirements and demonstrated a proactive attitude directed towards problem solving.

Through the flexibility of its actions and effective administration of procedures, "Everest" kept a high level of satisfaction throughout the partnership. We would also like to mention the good administration, controlling and optimization processes shown during the collection activity.

The letter of recommendation was issued for use by LLC "Everest" for the offer' tender

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the

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