

**STANDARD FORM TO CONFIRM  
ACCOUNT BALANCE INFORMATION  
WITH FINANCIAL INSTITUTIONS**

Gratitude America, Ltd

1FIRST BANK  
ATTN: J'VONNE GEORGE  
PO BOX 309600  
ST. THOMAS, VI. 00803

We have provided to our accountants the following information as of the close of business on December 31, 2015, regarding our deposit and loan balances. Please confirm the accuracy of the information, noting any exceptions to the information provided. If the balances have been left blank, please complete this form by furnishing the balance in the appropriate space below.\* Although we do not request nor expect you to conduct a comprehensive, detailed search of your records, if during the process of completing this confirmation additional information about other deposit and loan accounts we may have with you comes to your attention, please include such information below. Please use the enclosed envelope to return the form directly to our accountants.

1. At the close of business on the date listed above, our records indicated the following deposit balance(s):

| ACCOUNT NAME        | ACCOUNT NO. | INTEREST RATE | BALANCE* |
|---------------------|-------------|---------------|----------|
| COMMERCIAL CHECKING | [REDACTED]  |               | \$330.11 |

2. We were directly liable to the financial institution for loans at the close of business on the date listed above as follows:

| ACCOUNT NO./<br>DESCRIPTION | BALANCE* | DUE<br>DATE | INTEREST<br>RATE | DATE THROUGH WHICH<br>INTEREST IS PAID | DESCRIPTION OF COLLATERAL |
|-----------------------------|----------|-------------|------------------|--|---------------------------|
|                             |          |             |                  |  |                           |

X \_\_\_\_\_  
(Customer's Authorized Signature)

X \_\_\_\_\_  
(Date)

The information presented above by the customer is in agreement with our records. Although we have not conducted a comprehensive, detailed search of our records, no other deposit or loan accounts have come to our attention except as noted below.

\_\_\_\_\_  
(Financial Institution Authorized Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Title)

| EXCEPTIONS AND/OR COMMENTS |
|----------------------------|
|                            |

Please return this form directly to our accountants: VIA EMAIL: [REDACTED] OR  
SHR CPA'S LLC  
ATTN: DAVID HASSON, CPA  
3000 MARCUS AVE, SUITE 3W4  
LAKE SUCCESS, NY 11042

\*Ordinarily, balances are intentionally left blank if they are not available at the time the form is prepared. Approved 1990 by American Bankers Association, American Institute of Certified Public Accountants, and Bank Administration Institute.

**STANDARD FORM TO CONFIRM  
ACCOUNT BALANCE INFORMATION  
WITH FINANCIAL INSTITUTIONS**



DEUTSCHE BANK TRUST COMPANY AMERICAS  
345 PARK AVE  
NEW YORK, NY 10154  
ATTN: STEWART OLDFIELD, CFA

We have provided to our accountants the following information as of the close of business on December 31, 2015, regarding our deposit and loan balances. Please confirm the accuracy of the information, noting any exceptions to the information provided. If the balances have been left blank, please complete this form by furnishing the balance in the appropriate space below.\* Although we do not request nor expect you to conduct a comprehensive, detailed search of your records, if during the process of completing this confirmation additional information about other deposit and loan accounts we may have with you comes to your attention, please include such information below. Please use the enclosed envelope to return the form directly to our accountants.

1. At the close of business on the date listed above, our records indicated the following deposit balance(s):

| ACCOUNT NAME                 | ACCOUNT NO. | INTEREST RATE | BALANCE*        |
|------------------------------|-------------|---------------|-----------------|
| ELITE CHECKING WITH INTEREST |             |               | \$975.82        |
| ELITE MONEY MARKET DEPOSIT   |             |               | \$10,005,331.06 |

2. We were directly liable to the financial institution for loans at the close of business on the date listed above as follows:

| ACCOUNT NO./<br>DESCRIPTION | BALANCE* | DUE<br>DATE | INTEREST<br>RATE | DATE THROUGH WHICH<br>INTEREST IS PAID | DESCRIPTION OF COLLATERAL |
|-----------------------------|----------|-------------|------------------|--|---------------------------|
|                             |          |             |                  |  |                           |

X \_\_\_\_\_  
(Customer's Authorized Signature)

X \_\_\_\_\_  
(Date)

The information presented above by the customer is in agreement with our records. Although we have not conducted a comprehensive, detailed search of our records, no other deposit or loan accounts have come to our attention except as noted below.

\_\_\_\_\_  
(Financial Institution Authorized Signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Title)

| EXCEPTIONS AND/OR COMMENTS |
|----------------------------|
|                            |

Please return this form directly to our accountants: VIA EMAIL: DAVID@ OR  
SHR CPA'S LLC  
ATTN: DAVID HASSON, CPA  
3000 MARCUS AVE, SUITE 3W4  
LAKE SUCCESS, NY 11042

\*Ordinarily, balances are intentionally left blank if they are not available at the time the form is prepared. Approved 1990 by American Bankers Association, American Institute of Certified Public Accountants, and Bank Administration Institute.

Gratitude America, LTD  
Royal Palms Professional Building  
9053 Estate Thomas, Suite 101  
St. Thomas, Virgin Islands 00802

July 1, 2016

Atty. Erika Kellerhals  
Kellerhals Ferguson Kroblin PLLC  
Royal Palms Professional Building  
9053 Estate Thomas, Suite 101  
St. Thomas, VI 00802

Our auditors, Seckendorf Hasson & Reilly, CPA'S, LLC 3000 Marcus Avenue, Suite 3W4, Lake Success, NY 10042, are conducting an audit of our financial statements at December 31, 2015 and for the year then ended. This letter will serve as our consent for you to furnish to our auditors all the information requested herein. Accordingly, please furnish to them the information requested below involving matters with respect to which you have been engaged and to which you have devoted substantive attention on behalf of Gratitude America, LTD in the form of legal consultation or representation.

Pending or Threatened Litigation, Claims, and Assessments (excluding unasserted claims and assessments)

Please prepare a description of all material litigation, claims, and assessments (excluding unasserted claims and assessments). The description of each matter should include:

- 1) the nature of the litigation;
- 2) the progress of the matter to date;
- 3) how management of Gratitude America, LTD is responding or intends to respond to the litigation (e.g., to contest the matter vigorously or to seek an out-of-court settlement); and
- 4) an evaluation of the likelihood of an unfavorable outcome and an estimate, if one can be made, of the amount or range of potential loss.

Also, please identify any pending or threatened litigation, claims, and assessments with respect to which you have been engaged but as to which you have not yet devoted substantive attention.

Unasserted Claims and Assessments

We have represented to our auditors that there are no unasserted possible claims or assessments that you have advised us are probable of assertion and must be disclosed in accordance with *FASB Accounting Standards Codification 450, Contingencies*.

We understand that whenever, in the course of performing legal services for us with respect to a matter recognized to involve an unasserted possible claim or assessment that may call for financial statement disclosure, if you have formed a professional conclusion that we should disclose or consider disclosure concerning such possible claim or assessment, as a matter of professional responsibility to us, you will so advise us and will consult with us concerning the question of such disclosure and the applicable requirements of *FASB Accounting Standards Codification 450, Contingencies* (excerpts of which can be found in the ABA's *Auditor's Letter Handbook*). Please specifically confirm to our auditors that our understanding is correct.

Gratitude America, LTD  
Royal Palms Professional Building  
9053 Estate Thomas, Suite 101  
St. Thomas, Virgin Islands 00802

Response

Your response should include matters that existed as of December 31, 2015 and during the period from that date to the effective date of your response. Please specify the effective date of your response if it is other than the date of reply.

Please specifically identify the nature of, and reasons for, any limitations on your response.

Our auditors expect to have the audit completed about July 31, 2016. They would appreciate receiving your reply by that date with a specified effective date no earlier than July 25, 2016. You may also be requested to provide verbal updates to your written response at a later date. We appreciate your timely response to such requests.

Other Matters

Please also indicate the amount we were indebted to you for services and expenses (billed and unbilled) on December 31, 2015.

Very truly yours,

Richard Kahn,  
President

Gratitude America, LTD  
Royal Palms Professional Building  
9053 Estate Thomas, Suite 101  
St. Thomas, Virgin Islands 00802

July 1, 2016

Atty. Darren Indyke  
Darren K. Indyke PLLC  
575 Lexington Ave  
4<sup>th</sup> Floor  
NY, NY 10021

Our auditors, Seckendorf Hasson & Reilly, CPA'S, LLC 3000 Marcus Avenue, Suite 3W4, Lake Success, NY 10042, are conducting an audit of our financial statements at December 31, 2015 and for the year then ended. This letter will serve as our consent for you to furnish to our auditors all the information requested herein. Accordingly, please furnish to them the information requested below involving matters with respect to which you have been engaged and to which you have devoted substantive attention on behalf of Gratitude America, LTD in the form of legal consultation or representation.

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- 2) the progress of the matter to date;
- 3) how management of Gratitude America, LTD is responding or intends to respond to the litigation (e.g., to contest the matter vigorously or to seek an out-of-court settlement); and
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Gratitude America, LTD  
9053 Estate Thomas, Suite 101  
St. Thomas, Virgin Islands 00802

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Other Matters

Please also indicate the amount we were indebted to you for services and expenses (billed and unbilled) on December 31, 2015.

Very truly yours,

Richard Kahn,  
President

GRATITUDE AMERICA, LTD  
ROYAL PALMS PROFESSIONAL BUILDING  
9053 ESTATE THOMAS, SUITE 101  
ST. THOMAS, VI 00802

July 1, 2016

BV70 LLC  
445 PARK AVE, SUITE 1401  
NEW YORK, NY 10022  
ATTN: BRAD WECHSLER

Our auditors, Seckendorf Hasson & Reilly CPA's LLC are conducting an audit of our financial statements. For the purpose of independent verification only, please confirm the following information relating to your contribution to Gratitude America, Ltd as of December 31, 2015:

Date made: October 14, 2015  
Amount: \$10,000,000

Restrictions on period or manner of use (please provide if applicable):  
\_\_\_\_\_  
\_\_\_\_\_

Please indicate in the space below whether this information is in agreement with your records. If it is not, please furnish any information you have that will help our auditors reconcile the difference.

After signing and dating your reply, please mail it directly to Seckendorf Hasson & Reilly CPA's LLC. 3000 Marcus Ave, Suite 3W4. Lake Success, NY 11042. A return envelope is enclosed for your convenience.

Very truly yours,

Richard Kahn, President

To: Seckendorf Hasson & Reilly CPA's LLC,

The above information regarding the contribution made to Gratitude America, Ltd agrees with our records at 12/31/15 with the following exceptions (if any):  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_