

March 24th, 2010

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Florida Department of State Division of Corporations

RE: Waiver letter

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To whom it may concern:

This letter is to serve as a waiver for Fintec Group Inc, an Illinois corporation that has established a branch office in Miami. Initially, Fintec Group LLC was created in the state of Florida by Mr. Alberto Alvarez and since has been purchased by Fintec Group Inc., a company owned by Mr. Alberto Alvarez and Mr. Dennis Flynn.

Attached you will find the purchase agreement and the articles of amendment from the Secretary of state of Illinois to show the name change. Mr. Alberto Alvarez, owner of Fintec Group LLC releases all rights to the name to Fintec Group Inc. previously known as Keymormit.

Alberto Alvarez

Thanks