



Issachar Capital Group  
6340 Sugarloaf Pkwy Suite 200  
Duluth, GA 30533

Issachar Capital Group

Dear Otus Owl,

We trust this letter finds you and your family well. The Issachar Capital Group team is so pleased to have you on board.

Thank you so very much for your commitment of **\$\$20,000.00**.

The following are some details regarding your Month Memorandum of Indebtedness associated with your specific account number: **ICG-65884**. This document, pertaining to the mentioned account number, is hereby incorporated by reference into this welcome letter and forms a crucial part of our agreement. Upon the successful completion of the project, your financial return is our foremost priority. Accordingly, you shall be entitled to a reimbursement of your principal ( **\$20,000.00** ) along with a payment equal to % interest. Subsequent to the satisfaction of these liabilities to you, any residual funds will be apportioned to Issachar Capital Group and allocated among any additional parties holding contractual or equitable claims in accordance with the stipulations of the governing agreements.

The contract effective date is the first business date after funds have cleared at our bank. This contract has an effective date of and a maturity date of .

The project that we have allocated your funds to is **Villa Rica**. Please follow the progress of the project on our website [www.Issacharcapital.com](http://www.Issacharcapital.com).

Please feel free to reach out to your agent with any questions. If you wish to request a copy of the Memorandum of Indebtedness, please don't hesitate to contact us at your convenience. We are here to assist in making this process as smooth and efficient as possible.

Best regards,

Terry Holman  
CEO