

WARNING: THIS DOCUMENT HAS SECURITY FEATURES IN THE PAPER

THE UNITED CITIES GROUP, INC.  
147 ALHAMBRA CIRCLE, SUITE 100  
CORAL GABLES, FL 33134

**CERTIFIED BANK DRAFT**

DRAFT NO.  
34421



DATE OF ISSUE: AUGUST 23, 2008

THE UNITED CITIES PRIVATE BANK  
4101 E. 11TH AVENUE  
HALEAH, FL 33013

PAY TO THE ORDER OF:

**\$101,916.70**

BANK OF AMERICA  
ATTN: FIRST MORTGAGE PAYOFFS 173/NC4-  
105-01-40  
4161 PIEDMONT PARKWAY  
GREENSBORO, NC 27410

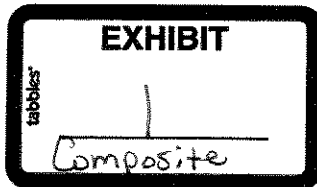
EXACTLY:

ONE HUNDRED ONE THOUSAND NINE HUNDRED SIXTEEN US  
DOLLARS AND 70/100 CENTS

AUTHORIZED SIGNATORY

MEMO: GUILHERMO RAMOS 2454 LYNX CT, KISSIMME, FL 34744

⑈034421⑈ ⑆079457847 ⑆7410000191⑈



THE UNITED CITIES GROUP, INC  
147 Alhambra Circle, Suite 100  
Coral Gables, FL 33134  
Ref: Guilherme Ramos

BANK OF AMERICA  
ATTN: FIRST MORTGAGE PAYOFFS  
173/NC4-105-01-40  
4161 PIEDMONT PARKWAY  
GREENSBORO, NC 27410

THE UNITED  
CITIES  
PBC



147 Alhambra Circle, Suite 100, Coral Gables, FL 33134

## PROCEDURE FOR PROCESSING TUC DRAFTS

August 23, 2008

CONFIDENTIAL - FOR BANK OFFICERS ONLY!

BANK OF AMERICA  
ATTN: FIRST MORTGAGE PAYOFFS 173/NC4-105-01-40  
4161 PIEDMONT PARKWAY  
GREENSBORO, NC 27410

Re: Processing TUC Drafts  
Account Holder: Guilherme Ramos  
Address: 2454 Lynx Ct, Kissimmee, FL 34744  
Draft amount \$101,916.70 raft# 34421

Gentlemen,

You have received an Official Bank Draft guaranteed by certified funds drawn on The United Cities Private Bank (TUC Bank). Processing Drafts and Acceptances of an asset for recoupment should be a matter of standard operating procedure for you. However, in the abundance of caution, we offer the following:

Pursuant to §3-104(f) of the UCC a draft is the equivalent of a check for purposes of processing and may be securitized or monetized by direct deposit in a commercial checking, time, thrift or savings account pursuant to Title 12 of the United States code, Section 1813(L)(1) and when deposited it becomes the equivalent of money as outlined under Section 1813(L)(1).

Please credit your clients account and offset your records to reflect full settlement and closure of the account and provide a satisfaction of mortgage for their records.

TUC Bank will take no further action regarding this Draft and consider the matter closed.

Please take notice that TUC Bank is currently allowing banks that are currently a part of the Federal Reserve System (member banks) pursuant to the jurisdiction of the UCC, to earn a One Percent (1%) transaction processing fee per transaction, on all TUC Bank certified drafts transacted on behalf of any TUC Bank account holder. This program is in place for any and all transactions submitted to the member banks by way of a TUC instrument. Should you elect to accept this offer, please contact TUC Bank for further instructions.

Please take notice that upon acknowledgment TUC Bank is currently allowing the Treasury Department of the United States, pursuant to the jurisdiction of the UCC to earn a One Percent (1%) transaction processing fee per transaction, on all TUC Bank certified drafts transacted on behalf of any TUC Bank account holder. This program is in place for any and all transactions submitted to the Treasury department of the United States by way of a TUC instrument. Should you elect to accept this offer, please contact TUC Bank for further instructions.

Please take notice that TUC Bank is currently allowing the Federal Reserve Bank, pursuant to the jurisdiction of the UCC to earn a One Percent (1%) transaction processing fee per transaction, on all TUC Bank certified drafts transacted on behalf of any TUC Bank account holder. This program is in place for any and all transactions submitted to the Federal Reserve Bank by way of a TUC instrument. Should you elect to accept this offer, please contact TUC Bank for further instructions.



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Angel Cruz, UCC 1.308  
as Authorized Representative,  
147 Alhambra Circle, Suite 100  
Coral Gables, Florida 33134  
legal@theunitedcities.org

▲ To seal envelope, remove liner to expose adhesive, close envelope and press firmly ▲

Do not use this envelope for these services:

International Delivery  
Global Mail

Page 1 of 1

DHL: Prepare a shipment: Print waybill



DHL Express (USA), Inc.  
5 Pine Island Rd  
Miami, FL 33324

DOCL #10001050 (10/05) PN

		<b>EXP+</b>		Pieces: <b>1/1</b>
<b>FM: ALL AROUND MGT</b> J. TRIMINO STE 101 9555 N KENDALL DR MIAMI, FL 33176 UNITED STATES Phone: 305-436-8968			<b>ORIGIN:</b> <b>TMB</b> Sender's ref. <b>GUILLERMO RAMOS</b>	
<b>To: BANK OF AMERICA</b> <b>FIRST MORTGAGE PAYOFFS</b> 4161 PIEDMONT PARKWAY GREENSBORO, NC 27410 UNITED STATES			<b>POSTCODE:</b> <b>27410</b> TEL:	
				Time <b>10:30</b>
Description:				
Weight: Letter Date: 2008-08-25 DHL standard terms and conditions apply.				
			<b>DANG OH</b> <b>RRH</b>	
(2L)US27410				
<b>WAYBILL: 28720915554</b> (Non-Negotiable)				