Quito August 3, 2012

Financial Progress
Human Resources Area
Av Sucre n ° 0
Tel 831-7363
[www.finanpro.net](http://www.finanpro.net)

Montes Luciana Otero
Credit and Collections Area
Isabel La Católica Avenue n ° 288
Tel 837-5329

Dear Ms. Montes:

The human resources area of Financiera Progreso extends its warm greetings to express the following.

In the meeting that took place last week, the general directory of our institution was surprised with the decrease in the delinquency of our customers.

In Financiera Progreso we are grateful with your impeccable work and with the smart measures you have implemented.

This letter is to acknowledge your valuable work focused on making improvements in the relationship with customers through incentives implemented for the payment in time for the loans we offer. It is our goal that all other areas implement efficient plans that end up benefiting everyone.

Financiera progreso wants to thank you again for your outstanding work and your project which has proved successful.

We congratulate you on your outstanding professional work and for going along with the goals of this company.

Cordially

Financiera Progreso