

Monterrey, NL, March 2014

To whom it may concern:

I hereby would like to express my gratitude and satisfaction for the work performed by London Consulting Group, who during 29 weeks developed along with our personnel the project called "CREATE" which had the objective of improving the processes of the Portfolio, Borrower Support, Repossessions, and Real Estate Sales areas, as well of the analysis, design and implementation of the macrostructure of the organization.

Among the results obtained from the project were:

Portfolio Management:

- An increase from 75% to 83% in management fee collection per month.
- An increase from 0% to 84% in collection of expense reimbursement.
- A reduction from 6.2 to 1.1 per day in delays of delivery of information to clients.
- A 52% reduction in operating time from 2.9 to 1.9 days.
- A reduction from 2.6 to 1 day in delays of the month-end closing process.
- System configuration for the automation of Host to Host collection.

Borrower Support:

- A reduction from 48 hours to 24 hours in payment integration to SAC.
- An increase from 16.5 to 21.9 in proceedings per hour by an executive in the Call Center.
- An improvement from 61.8% to 62.5 in variable trusts.
- An increase per executive from 3.14 to 8.28 per hour in contacting the principal.
- A reduction in the number of branches nationally from 70 to 23.

Repossessions and Real Estate:

- A 13% increase in legal claims filed per month.
- A 40% increase in the generation of auctions.
- A 29% increase in available time for signing of restructures.
- A 7% increase of real estate sales, improving the efficiency from 73% to 77%.
- A 93% increase in dation in payment and a 22% increase in borrower's support signing.

At the end of the project the financial benefits of the different initiatives represent a return on investment of 1.9 to 1, with an annual projection of 6.4 to 1.

Sincerely,



Ignacio Farías Campero
General Director