

Protocol for visit by General Director:

Following a first visit by the responsible Regional Director, if the prospective investor meets the necessary criteria for participation in a PPI, and if the due-diligence documents are in order and an acceptable proof-of-funds has been obtained and verified, then the investor shall invite the General Director (G.D.) for a visit lasting between three days and one week. During this time, the G.D. will review and verify all compliance documents, discuss all aspects of the case and undertake as much research and discussion as is required to fully understand the investor's history, business activities and future plans – especially the projects proposed for financing. Once the picture is clear and all necessary information and documents have been prepared and obtained, the G.D. will draft an executive summary of the case, complete the application file and confer with his colleagues to determine the most appropriate executive team for this particular investor and projects. If both sides seem satisfied with what they have learned and are prepared to proceed, an M.O.U. will be signed, and the G.D. will fly to meet with the executive team for the next level of due diligence. And if the application passes this level of review, the G.D. will then present the case to the regulatory authorities, obtain final permission and begin organizing the investment program. At this point, a formal proposal/offer will be presented to the investor.

Certain conditions and protocols have been established for the G.D.'s visit, similar to those for the Regional Director's. In addition to discussing (and showing, if possible) the investor's present activities and plans, the prospective investor shall also provide the following:

- 1) 1st class airline ticket (according to the itinerary to be provided by the G.D.)
- 2) Secure transport between airport and hotel (and during visit)*
- 3) All hotel expenses (5-star), including full board, laundry, room service, etc.*
- 4) €15,000 in cash upon arrival (for 3-day visit; €30,000 for one week)
- 5) New netbook with Microsoft operating system (small, light, fast and with *maximum* memory and storage) – plus phone number for local tech/cyber-security consultant. The netbook should have all necessary software (MS Word & pdf program, Skype, Google) installed. Computer will be returned at conclusion of the investing relationship.

Notes:

*Prospective partner-investor shall take all possible measures to ensure that transportation and hotel accommodations are secure.

All such expenses following the start of the investment program shall be the responsibility of Morgan-Mediterre Ltd. Furthermore, if a prospective client passes all due-diligence reviews and is approved for participation – but Morgan-Mediterre is somehow unable to organize a secure PPI – all expenses relating to such visits shall be immediately refunded in full.

All information, conversations and documents shall be held in the strictest confidence in order to guarantee absolute privacy and security.