

Wells Fargo Bank, N.A. P.O. Box 25341 Santa Ana, CA 92799-5341

CONDITIONAL LETTER OF GUARANTEE

GUARANTEE NO.: 77862YRIS

CURRENCY: UNITED STATES DOLLARS

AMOUNT: \$400,000.00 DATE: 12/06/2011

EXPIRATION: 03/06/2012

BENEFICIARY: MR. PATEL

ACCOUNT NO: 55857-51208

FOR VALUE RECEIVED, WE, THE UNDERSIGNED WELLS FARGO BANK N.A., HEREBY WITHOUT PROTEST OR NOTIFICATION, PROMISE TO PAY AGAINST THIS CONDITIONAL LETTER OF GUARANTEE TO THE ORDER OF BENEFICIARY MR. PATEL, THE BEARER OR HOLDER THEREOF, THE SUM OF \$400,000.00 USD (FOUR HUNDRED THOUSAND UNITED STATES DOLLARS ONLY) IN THE LAWFUL CURRENCY OF THE UNITED STATES OF AMERICA UPON PRESENTATION AND SURRENDER OF THIS LETTER AT OUR COUNTERS AT WELLS FARGO BANK N.A. VIA BANK WIRE SYSTEM SHOULD THE ACCOUNT HOLDER, ASTRA WEALTH MANAGEMENT (NA), INC, FAIL TO PERFORM THEIR DUTIES UNDER THE BANK GUARANTEED FUNDS ACCOUNT/LENDING AGREEMENT, WITHIN NINETY (90) DAYS OF THIS LETTER.

SHOULD ASTRA WEALTH MANAGEMENT (NA), INC REFUND THE SUM OF \$400,000.00 USD (FOUR HUNDRED THOUSAND UNITED STATES DOLLARS ONLY) TO MR. PATEL WITHIN NINETY (90) DAYS, THIS CONDITIONAL LETTER OF GUARANTEE SHALL BECOME NULL AND VOID.

ANY CLAIM UNDER THIS GUARANTEE FOR ENCASHMENT MUST BE RECEIVED AT OUR COUNTERS PRIOR TO CLOSE OF BUSINESS ON OR BEFORE 03/06/2012.

FOR AND ON BEHALF OF WELLS FARGO BANK N.A.,

BANK OFFICER:

Ron My

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