OUR MICROLENDING LLC AND SUBSIDIARY

FINANCIAL STATEMENTS

DECEMBER 31, 2010

(UNAUDITED)

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OUR MICROLENDING LLC AND SUBSIDIARY
BALANCE SHEET
DECEMBER 31, 2010
(UNAUDITED)

ASSETS

Cash and Cash Equivalents		$ 241,179
Accrued Interest Receivables, Net		98,335
Due from Members		338,333
Other Current Assets		57,816
Loan Receivables, Net		1,489,939
PROPERTY AND EQUIPMENT, Net		60,683
OTHER ASSETS		
Deposits	10,335	
Intangible Assets, Net	5,400	15,735
TOTAL ASSETS		$ 2,302,020

LIABILITIES AND MEMBERS' CAPITAL

LIABILITIES

Accounts payable	$ 3,184
Guaranteed Deposits	138,610
Other Liabilities	69,166
Loans Payable	1,128,339
Accrued Interest	16,992
Total Liabilities	1,356,291

MEMBERS' CAPITAL

MEMBERS' CAPITAL	945,729
TOTAL LIABILITIES AND MEMBERS' CAPITAL	$ 2,302,020

OUR MICROLENDING LLC AND SUBSIDIARY
STATEMENT OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2010
(UNAUDITED)

REVENUE		
Commission Income	$ 118,116	
Interest Income	448,338	
Other Income	15,299	
Total Income		581,753
OPERATING EXPRENSES		
Amortization	9,856	
Advertising	66,046	
Bad Debt Expense	112,830	
Bank and Financing Charges	5,574	
Depreciation	11,511	
Interest	69,998	
Legal and Professional Fees	57,210	
Office Supplies & Expenses	29,694	
Rent	63,697	
Salaries and Related Expenses	521,345	
Telephone	8,888	
Training	10,396	
Administration and related expenses	43,052	
Other Operating Expenses	36,091	
Total Operating Expenses		1,046,188
NET LOSS		$ (464,435)

OUR MICROLENDING LLC AND SUBSIDIARY
STATEMENT OF CHANGES IN MEMBERS' EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2010
(UNAUDITED)

	Membership Interest	Accumulated Losses	Total Members' Equity
Balance – January 1, 2010	$ 2,250,000	$(1,489,836)	$ 760,164
Member Contributions	650,000	-	650,000
Net Loss	-	(464,435)	(464,435)
Balance – December 31, 2010	$ 2,900,000	$ (1,954,271)	$ 945,729

OUR MICROLENDING LLC AND SUBSIDIARY
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2010
(UNAUDITED)

CASH FLOW FROM OPERATING ACTIVITIES	
Net Loss	$ (464,435)
Adjustment to reconcile net loss to net	
Cash used in operating activities:	
Amortization	9,856
Bad Debt Expenses	112,830
Depreciation	11,511
Increase in:	
Accrued Interest Receivable	(40,106)
Other Current Assets	(37,994)
Intangible Assets	(8,276)
Accounts payable	69,210
Guaranteed Deposits	22,826
Accrued Interest Payable	12,184
Net cash (used in) operating activities	(312,394)
CASH FLOWS FROM INVESTING ACTIVITIES	
Loans Made to customers	(1,654,728)
Proceeds from loan payments	1,515,480
Acquisition of Property and Equipment	(58,857)
Net cash (used in) Investing activities	(198,105)
CLASH FLOW FROM FINANCING ACTIVITIES	
Proceeds from borrowings	453,947
Repayment of borrowings	(57,500)
Contributions from members	311,667
Net cash provided by financing activities	708,114
NET INCREASE IN CASH AND CASH EQUIVALENT	197,615
CASH AND CASH EQUIVALENT AT BEGINNING OF YEAR	43,564
CASH AND CASH EQUIVALENT AT END OF YEAR	$ 241,179
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:	
Cash Paid for Interest	$ 71,531
Cash received from Interest	408,232
SUPPLEMENTAL DISCLOSURE OF NON CASH FINANCING ACTIVITIES:	
Uncollected balance due from members (Note 5)	$ 338,333

NOTE 1 – NATURE OF BUSINESS

OUR Microlending LLC, (the “Company”) was organized on October 9, 2007 in the State of Florida. The Company intends to promote and help small business and minorities unattended by conventional banking by offering small business loans tailor-made to each client (microfinance) in South Florida. Microfinance Investment Company, LLC (a wholly owned subsidiary) was organized on July 11, 2008 in the State of Florida and is engaged in obtaining financing for OUR Microlending, LLC.

Our Microlending, LLC is a limited liability company in which ownership is documented in the form of membership not shares. The distribution of earnings to an LLC’s members is governed through operating agreements and may not be in direct relation to a member’s percentage of ownership. It is for this reason that no earnings per share (EPS) or similar calculations are included in the Consolidated Statement of Change in Members’ Equity.

On November 16, 2010, the Company filed an application “Regulation A Offering Statement Under the Securities Act of 1933” for the purpose of issuing unregistered senior unsecured fixed-rate Investment Certificate (“the Certificates”). The Investment Certificates are to be issued in the minimum amount of $1,000 and have maturities ranging between 6 and 18 months. The Company intends to use the proceeds of these Investment Certificates as a source of funding for future customer loans. As of December 31, 2010 the application remains open and awaiting regulatory approval.

In the opinion of the Company’s management, all adjustments (Including normal recurring adjustments) considered necessary to present fairly the unaudited consolidated financial statements have been made.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

This summary of significant accounting policies of OUR Microlending, LLC and Subsidiary (“the Company”) is presented to assist in understanding the Company's financial statements. The financial statements and notes are representations of the Company's management who is responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America and have been consistently applied in the preparation of the financial statements.

The Company has chosen to aggregate certain smaller balances (less than $10,000) not deemed material throughout the financial statements for which detailed information is not provided unless specifically required under U.S. GAAP.

All specific accounting detail is available to the Company’s members upon request.

Method of Accounting

Accounting policies of the Company are on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Principles of Consolidation

The consolidated financial statements include the accounts of OUR Microlending LLC and Subsidiary. All significant intercompany transactions have been eliminated.

Cash and Cash Equivalents

The Company considers all highly liquid instruments purchased with a maturity date of three months or less to be cash equivalents.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Accrued Interest Receivable

Accrued Interest Receivable is reported net of any allowances for probable losses. Management did not record an allowance for accrued interest receivable as of December 31, 2010 as the amounts were considered collectable.

Loans Receivable

Loans that management has the intent and ability to hold for the foreseeable future or until maturity or payoff are reported at the principal balance outstanding, net of unearned interest, and an allowance for loan losses.

The Company charges late fees between 5% and 10% for any loan that is not paid within 5 days after the due date. All payments received from the borrowers are first applied against any collection expense incurred by the Company, any late fee assessed to the borrower, outstanding interest and finally against the outstanding principal as documented in the borrowers' promissory note.

Interest income is recognized and accrued on loans which are on an accrual status. Interest income is discontinued at the time the loan is 90 days delinquent unless the borrower is making partial payments. Past due status is based on the contractual terms of the loan. In all cases, loans are placed on nonaccrual or charged-off at an earlier date if collection of principal or interest is considered doubtful. A loan is moved to non-accrual status in accordance with the Company's policy, typically after 90 days of non-payment. Interest received on such loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured.

Loans that are past due for more than 30 days are charged the highest interest rate permissible by law.

A loan is considered impaired when based on current events and information, it is probable that the Company will be unable to collect the scheduled principal or interest when due in accordance with the contractual terms of the loan agreement. Application of this policy by the Company entails the individual identification of loans that are considered impaired. Factors considered by management in determining impairment include payment status, collateral value, and the probability of collecting scheduled principal and interest payments when due.

Loans that experience minimal payment delays and/or payment shortfalls generally are not classified as impaired. Interest on impaired loans continue to accrue and recognized as earned as long as the borrower is not greater than 90 days delinquent or; based on management's assessment; has demonstrated the potential and willingness to fully repay the loan. Impaired loans that do not meet the criteria described above are considered nonaccrual and account for as such.

Allowances for Loan Losses and Accrued Interest Receivable

The allowance for loan losses is a valuation allowance for probable incurred credit losses. Loan losses are charged against the allowance when management believes the uncollectibility of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance. Management estimates the allowance balance required using past loan loss experience, the nature and volume of the portfolio, information about specific borrower situations and estimated collateral values, economic conditions, and other factors. Allocations of the allowance may be made for specific loans, but the entire allowance is available for any loan that, in management's judgment, should be charged-off.

The allowance for loan losses consists of specific and general components. The specific component relates to loans that are individually classified as impaired or loans otherwise classified as substandard or doubtful. The general component covers non-classified loans and is based on historical loss experience adjusted for current factors.

Management determines the significance of payment delays and payment shortfalls on case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower’s prior payment record, and the amount of the shortfall in relation to the principal and interest owed.

The Company reviews the specific allowance for loan losses component of each impaired loan on a quarterly basis and more frequently if additional information obtained that would indicate any further weakening of the Company’s ability to collect on the debt.

Loans, for which the terms have been modified, and for which the borrower is experiencing financial difficulties, are considered troubled debt restructurings and classified as impaired. Troubled debt restructurings are measured at the present value of estimated future cash flows using the loan’s effective rate at inception.

Impairment is measured on a loan by loan basis by either the present value of expected future cash flows discounted at the loan’s effective interest rate, the loan’s obtainable market price, or the fair value of the collateral if the loan is collateral dependent.

At the same time and following the same methodology the Company also evaluates the collectability of the accrued interest receivable in order to estimate probable losses on the accrued interest receivable.

At each balance sheet date the total increase on these allowances is charged to bad debt expense in the consolidated statements of operations and of cash flows.

Property and Equipment

Property and equipment are recorded at cost. Major renewals and betterments are capitalized while maintenance, repairs and minor renewals are expensed as incurred. The Company depreciates all property and equipment by use of the straight-line method over the estimated useful lives of the assets ranging from three to five years.

Guaranteed Deposits

As a condition of each credit the customer is required to provide to the Company a cash deposit. These deposits are held by the Company for the purpose of guarantying payment shortfalls throughout the life of the loan, be it late fees, interest, principal, or any other charges against the borrower. They typically range between 5% and 10% of the original note.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Guaranteed Deposits (Continued)

Guaranteed deposits when collected are retained directly from the loan proceeds of the respective credit. These deposits are noninterest earning and are used to offset any pending fees at the maturity of the credit. The deposit is refunded to the customer upon receipt of the final loan payment.

These deposits are recorded on the balance sheet as liabilities under the caption “Guaranteed Deposits.”

Loans Payable

The Company has borrowed funds from its Members and persons and/or entities related with the Members for the purpose of financing growth. These loans are carried at interest rates ranging from 6% to 8% and terms ranging from 90 and 360 days. Historically the majority of these loans have been renewed at maturity under the same or new terms agreed to between the Company and the lender.

Revenue Recognition

Commission Income- The Company collects loan fees that range up to 6% from borrowers to recover costs incurred in the process of developing each credit. These fees are recorded as commission income and are typically exceeded by their costs which are also recorded as incurred. Commission fees are only collected if credit is granted. The Company incurs and records the processing expenses regardless of whether the loan is funded or not. Management has determined that the effect of recognizing loan fees as revenue is not materially different from the result that would have been obtained had the loan fees net of cost been amortized. Accordingly all commission income is recorded at the settlement date of each loan and does not differ materially with FASB Codification ASC 310-20.

Interest income- is recognized on the interest method and based on the principal balance. Interest income is recognized as accrued at the borrowers’ stated rate. Interest income also includes interest accrued on loans past due greater than 30 days at the highest rate permissible by law.

Other Income- comes from occasionally operations no directly related with microcredits such as treasury, factoring or merchant cash advance loans.

Advertising Costs

The Company expenses advertising costs as incurred.

Income Taxes

The financial statements include only those assets, liabilities and results of operations which relates to the business of OUR Microlending LLC. The financial statements do not include any assets, liabilities, revenues or expenses attributable to the member’s individual activities.

The Company will file its income tax return on the Cash basis as a Partnership for federal and state income tax purposes. As such, the Company will not pay income taxes, as any income or loss will be included in the tax returns of the individual members. Accordingly, no provisions are made for income taxes in the financial statements.

The term of the Company is for thirty years by state statute, terminating in July 2037, unless terminated earlier. The term may be extended by amendment of the operating agreement.

As a limited liability company, each member’s liability is limited to amounts in their respective member accounts.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Fair Value of Financial Instruments

Fair values of financial instruments are estimated using relevant market information and other assumptions, as more fully disclosed in a separate note. Fair value estimates involve uncertainties and matters of significant judgment regarding interest rates, credit risk, prepayments, and other factors, especially in the absence of broad markets for particular items. Changes in assumptions or in market conditions could significantly affect the estimates.

Because all financial instruments held by the Company have original maturities of less than 12 months, it is the Company's position that their current book value is the best measure of their current fair value.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on Management's knowledge of current events and actions it may undertake in the future, they may ultimately differ from actual results.

Adoption of New Accounting Standards

In April 2009, the FASB issued guidance that emphasizes that the objective of a fair value measurement does not change even when market activity for the asset or liability has decreased significantly. Fair value is the price that would be received for an asset sold or paid to transfer a liability in an orderly transaction (that is, not a forced liquidation or distressed sale) between market participants at the measurement date under current market conditions. When observable transactions or quoted prices are not considered orderly, then little, if any, weight should be assigned to the indication of the asset or liability's fair value. Adjustments to those transactions or prices should be applied to determine the appropriate fair value. The guidance, which was applied prospectively, was effective for interim and annual reporting periods ending after June 15, 2009 early adoption for periods ending after March 15, 2009. This guidance did not have a material effect on the Company's financial statements.

In May 2009, the FASB issued guidance which requires the effects of events that occur subsequent to the balance-sheet date be evaluated through the date the financial statements are either issued or available to be issued. Companies should disclose the date through which subsequent events have been evaluated and whether that date is the date the financial statements were issued or the date the financial statements were available to be issued. Companies are required to reflect in their financial statements the effects of subsequent events that provide additional evidence about conditions at the balance-sheet date (recognized subsequent events). Companies are also prohibited from reflecting in their financial statements the effects of subsequent events that provide evidence about conditions that arose after the balance-sheet date (nonrecognized subsequent events), but requires information about those events to be disclosed if the financial statements would otherwise be misleading. This guidance was effective for interim and annual financial periods ending after June 15, 2009 with prospective application.

In June 2009, the FASB replaced The Hierarchy of Generally Accepted Accounting Principles, with the FASB Accounting Standards Codification TM (The Codification) as the source of authoritative accounting principles recognized by the FASB to be applied by nongovernmental entities in the preparation of financial statements in conformity with GAAP. Rules and interpretive releases of the Securities and Exchange Commission under authority of federal securities laws are also sources of authoritative GAAP for SEC registrants. The Codification was effective for financial statements issued for periods ending after September 15, 2009.

NOTE 3 – ACCRUED INTEREST RECEIVABLE

Accrued Interest Receivables on performing loans as of December 31, 2010 was $98,335.

NOTE 4 – LOAN RECEIVABLES

Loan receivables are comprised of approximately 390 micro-financing loans with individual outstanding balances ranging from $500 to $25,000 with an average balance of approximately $5,500. These loans typically carry stated interest rates of 18% and have terms of less than ten months. In most cases the loans are secured, or partially secured, by some form of collateral and each is personally guaranteed by the owners of the business. Each loan is specifically customized to the needs of the small and/or minority business and therefore, the terms of each loan receivable vary. At December 31, 2010 loans receivable totaled $1,986,553 and had a respective loan loss allowance of $496,614.

Activity in the allowance for loan losses was as follows:

Beginning balance	$ 383,784
Provision for loan losses	112,830
Loans charged-off	-
Recoveries	-
Ending balance	$ 496,614

At December 31, 2010, there were no loans collateralized by cash, stand-by letters of credit or listed stocks.

Nonaccrual loans and loans past due 90 days still on accrual at December 31, 2010, were $613,884 and $347,550; respectively. Interest income that would have been recorded if the nonaccrual loans had been current in accordance with their original terms and had been outstanding throughout the period is $14,924. The Company did not hold any refinanced or modified loans as of December 31, 2010.

Individually impaired loans at December 31, 2010 amounted to $972,904 and had a respective loan loss allowance allocation of $409,116. At December 31, 2010, the Company did not have any impaired loan without a specific loan loss allowance allocation. During 2010, the average recorded investment in impaired loans was approximately $896,318 and interest earned was approximately $13,327 of which $5,498 were recorded on cash basis.

At December 31, 2010 the Company did not have any repossessed or foreclosed assets.

The table below shows the aging of the total gross loans for year ended 2010, the Specific and General Allowance for Loan Losses, and for each past due bracket the quantification, number and amounts, of the loans receivables originated since beginning operations in 2008.

As of Dec 31 2010			Loan Loss Allowance			Number of Loans by Originated Year			
Accounts Receivable Aging	Gross Principal Amount of Loans	Number of Loans	Specific Allowance	General Allowance	Loans Net Principal Amount	2008	2009	2010	Total
Current	$ 917,207.98	164	$ -				1	164	165
Past Due									
31-60	$ 63,419.12	19	$ 3,196.66				1	18	19
61-90	$ 33,022.98	13	$ -					13	13
91-180	$ 117,000.10	30	$ 9,717.63				4	26	30
181-270	$ 9,569.10	3	$ -					3	3
271-360	$ 80,857.98	20	$ 4,126.58					20	20
361-720	$ 557,217.79	117	$ 218,353.13			67	46	4	117
>720	$ 208,258.02	20	$ 173,721.51			20			20
Grand Total	**$ 1,986,553.07**	**386**	**$ 409,115.51**	**$ 87,498.00**	**$ 1,489,939.56**	**87**	**52**	**248**	**387**

As of December 31, 2010 current loans totaled $917,208 and in management's opinion are fully collectable. Loans past due 31 to 90 days totaling $96,442 are not considered impaired as for the most part payments are made in accordance with contractual terms; except for minor payment delays and shortfalls. The Company currently has a general allowance of $87,498 to cover these past due loans or to apply to the impaired loans. Loans past due in excess of 91 days totaling $972,904 are considered impaired and may need additional collection efforts. These impaired loans have an allowance of $409,116 for possible losses.

NOTE 5 – DUE FROM MEMBERS

On July 30, 2010 members of the Company agreed to an additional $650,000 capital contribution, to be funded at various periods. As of December 31, 2010, members have provided $311,667, of which a remaining balance of $338,333 remains outstanding. The Company anticipates that all outstanding balances will be received by August 31, 2011.

NOTE 6 - PROPERTY AND EQUIPMENT

The company has purchased a new core accounting system and is in the process implementation and conversion. All expenses associated with this new core system have been capitalized and will be depreciated as a single asset once the system is complete and in production. As of December 31, 2010 capitalized expenses related to the new system amounted to $33,188.

Property and equipment at December 31, 2010 consist of the following:

Equipment	$ 45,964
Furniture	2,825
Fixed Assets in Process	33,188
Total property and equipment	81,977
Less: Accumulated depreciation	(21,294)
Property and equipment, net	$ 60,683

NOTE 7 – INTANGIBLE ASSETS

Intangible assets are amortized with finite lives on a straight-line basis over their estimated useful lives. Trademarks/H1B Fees are amortized over 3 years. Intangible assets are reviewed annually for impairment or when events or circumstances indicate their carrying amount may not be recoverable. No impairment was recorded in 2010.

At December 31, 2010, the gross carrying amount and accumulated amortization of intangible assets subject to amortization are as follows:

	Gross Assets	Additions	Deletions	Ending
Trademarks	$ 18,599	$ -	$ -	$ 18,599
HIB Fees	6,000		-	6,000
Sub-total	24,599	-		24,599
Accumulated Amortization	(9,343)	(9,856)		(19,199)
Net	$ 15,256	$ (9,856)	$ -	$ 5,400

NOTE 8 - RELATED PARTY TRANSACTIONS

Member Contributions

During the third quarter ended September 30, 2010, the Members agreed to a capital contribution of $650,000, as of December 31, 2010 a balance of $338,333 remains outstanding and due from members. (See note 5).

NOTE 8 - RELATED PARTY TRANSACTIONS (CONTINUED)

Loans Payable

The Company has 23 individual loans totaling $1,128,339 due to Members of the Company, their relatives or related entities. The loans have outstanding balances ranging from $2,000 to $260,000 at terms ranging from 90 to 360 days. These loans call for interest rates between 6% and 8%, depending on the length of term. The borrowings are unsecured and have no restrictive covenants. At December 31, 2010, the largest individual loan to a particular member and related entities amounted to approximately $600,000. Loans payable at December 31, 2010 are recorded based on the original terms or terms based upon renewal agreements agreed to between the Company and the lender. The following table illustrates the loans payable stratification:

Amount	Term	Number	Avg. Rate	New/Renewed	Total
$0 to $50,000	90 Days	6	6.0%	1 N / 5 R	$ 135,900
	360 Days	12	8.0%	1 N / 11 R	$ 242,705
$50,001 to $100,000	360 Days	2	8.0%	1 N / 1 R	$ 147,734
Over $100,000	360 Days	3	8.0%	1 N / 2 R	$ 602,000
					$ 1,128,339

NOTE 9 - GUARANTEED DEPOSITS

Activity in Guaranteed Deposits was as follows

Beginning Guaranteed Deposit balance	$ 115,784
New deposits	86,053
Deposits returned to customer	(28,704)
Deposits applied to satisfy deficiencies	(34,523)
Ending Guaranteed Deposit balance	$ 138,610

NOTE 10 – COMMISSION INCOME

Commission income is composed of loan origination fees and late fees, collected on past due loans. For the year ended December 31, 2010, commission fees of $118,116 reported in the statement of operations represent origination fees totaling $76,712 and late fees totaling $41,404.

The originations fees are exceeded by the direct cost incurred in the process of developing each credit. These costs are recorded as part of the total operating expenses of the Company.

NOTE 11 – INTEREST INCOME

Interest income contains interest earned on the borrowers' stated rate as well as the interest collected on past due loans that has been accelerated to the highest rate permissible by law. For the year ended December 31, 2010, interest income earned on performing loans was $347,650, while the interest accrued at the higher penalized interest rates amounted to $100,688.

NOTE 12 – OTHER INCOME

Other Income is earned from operations not directly related with microcredits such as treasury; factoring or merchant cash advance loans and totaled $ 15,299 for the year ended December 31, 2010.

NOTE 13 – COMMITMENTS

Leases

The Company leases its office facility and certain office equipment under non-cancelable operating leases expiring through November 2013. Rent expense under the leases was $50,606 for the year ended December 31, 2010.

The future minimum obligations under this lease are as follows:

Year ending December 31,		
2011	$	52,963
2012		55,612
2013		53,304
	$	161,879

NOTE 14 - OPERATIONAL CONSIDERATIONS

As indicated in the accompanying financial statements, the Company incurred a net loss of approximately $464,435 for the year ended December 31, 2010. The majority of that amount was attributable to the down-turn in market conditions in the credit industry during 2008 and 2009 in Florida and the Company's inability to obtain necessary funding to satisfy the growing demand of microfinance during the economic down-turn in Florida. The Company implemented a corrective action plan and contracted external consultants during the third quarter of the year in order to look to obtaining additional funding. In addition, Management of the Company addressed operational issues to improve profitability.

In light of the current market conditions in the Company's industry in Florida, the Company has been proactive in seeking new funding sources and actively managing costs and expenses. Management and the Board of Directors continuously monitor the Company's financial position and performance to ensure that the Company is positioned to continue serving the Florida market. The different strategies and initiatives that the Company instituted during the third quarter ended December 31, 2010 provides the opportunity for the Company to improve its operational results and liquidity, yet those actions have not yet produced noticeable effects on the Company's profitability.

On November 16, 2010, the Company filed an application "Regulation A Offering Statement Under the Securities Act of 1933" for the purpose of issuing unsecured investment Certificates ("the Certificates"). The Certificates are to be issued in the minimum amount of $1,000 and have maturities ranging between 6 and 18 months. The Company intends to use the proceeds of these Certificates as a source of funding for future customer loans. As of the date of these

reissued financial statements, the application has not been approved, and as such, has not been able to issue "the Certificates".

NOTE 15 - FAIR VALUES

Fair value is the exchange price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:

Level 1 – Quoted prices (unadjusted) for identical assets or liabilities in active markets that the entity has the ability to access as of the measurement date.

Level 2 – Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3 – Significant unobservable inputs that reflect a company's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

Impaired Loans: The fair value of impaired loans with specific allocations of the allowance for loan losses is generally based anticipated cash flows. These types of loans are typically not traded on open markets and require management assumption to determine recoverability. Such assumptions are usually significant and typically result in a Level 3 classification of the inputs for determining fair value.

Assets measured at fair value on a non-recurring basis are summarized below:

		Fair Value Measurements at December 31, 2010 Using:		
	Carrying Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Impaired loans	$ 563,788	$ -	$ -	$ 563,788

December 31, 2010	**Carrying Amount**	**Fair Value**
Financial assets		
Cash and Cash Equivalent	$ 241,179	$ 241,179
Loans, net	1,489,939	1,489,939
Accrued interest receivable	98,335	98,335
Financial liabilities		
Loans payable	1,128,339	1,128,339
Accrued Interest Payable	16,992	16,992

The carrying amount is the estimated fair value for all of the Company's financial instruments (asset and liabilities) as no one instrument's original maturity exceeds 12 months.

NOTE 16 – SUBSEQUENT EVENTS

On March 11, 2011, the Company applied for certification as a Community Development Financial Institution (CDFI). A CDFI is a specialized financial institution that works in market niches that are underserved by traditional financial institutions. CDFI certification is a designation conferred by the CDFI Fund and is a requirement for accessing financial and technical award assistance from the CDFI Fund through the CDFI Program, Native American CDFI Assistance (NACA) Programs, and certain benefits under the BEA Program to support an organization's established community development financing programs.

The CDFI Fund was created for the purpose of promoting economic revitalization and community development through investment in and assistance to community development financial institutions (CDFIs). The CDFI Fund was established by the Riegle Community Development and Regulatory Improvement Act of 1994, as a bipartisan initiative. Through monetary awards and the allocation of tax credits, the CDFI Fund helps promote access to capital and local economic growth in urban and rural low-income communities across the nation.

Other than confirmation of receipt, no further information is available about the status of this application at this time.

On July 30, 2010 members of the Company agreed to a $650,000 capital contribution of which $337,023 had been received as of June 30, 2011 leaving a balance due from members of $312,977 as of June 30, 2011. On August 31, 2011, the President and CEO instructed the Company to apply $232,267 of the $242,000 owed to him by the Company and recorded in loans payable as of June 30, 2011 against the amount due from members and therefore reducing the balance of due from members and loans payable by $232,267 as of August 31, 2011.

Subsequent to year end, the Company received additional loans from related parties totaling approximately $228,000, paid off $81,466 and applied to due from members $232,267.

On September 2011, the Company renewed loans that matured and extended the terms for most of the renewed loans to three years as instructed by its lenders.

The Company also corrected the disclosures for Note 4 Loans Receivable. After a detailed analysis of the terms of the past due loans it was determined that the individually impaired loans at December 31, 2010 were $972,904 and not $645,175.

Management has evaluated subsequent events through November 7, 2011, the date which the consolidated financial statements were available to be issued.