

[Company Letterhead]

[Date]

[Investor Name]

[Investor Address]

[City, State, Zip Code]

Re: Offering of [Dollar Amount] Subordinated Notes due [Year]

Dear [Investor Name],

On behalf of [Company Name] (the "Company"), we are pleased to submit the enclosed Private Offering Memorandum regarding the issuance of our Subordinated Notes. This offering provides a unique opportunity to invest in the strategic growth and capital structure of our organization.

The enclosed memorandum contains detailed information concerning the terms of the Notes, the business operations of the Company, and the potential risks associated with this investment. We encourage you to review these materials thoroughly with your legal, tax, and financial advisors.

Key highlights of this offering include:

- Principal Amount: [Amount]
- Interest Rate: [Percentage]% per annum
- Maturity Date: [Date]
- Subordination: The Notes will be subordinate to all existing and future senior indebtedness of the Company.

This offering is limited to "Accredited Investors" as defined under Rule 501 of Regulation D of the Securities Act of 1933. Acceptance of these materials constitutes your agreement to maintain the confidentiality of the information contained herein.

Should you have any questions or require additional documentation, please contact [Name] at [Phone Number] or [Email Address]. We look forward to your potential participation in this offering.

Sincerely,

[Signature]

[Name of Officer]

[Title]

[Company Name]

Enclosure: Offering Memorandum