



**Covenant
Microfinance
Bank Ltd.** RC 480133

5th November, 2018

The Purchasing Manager,
Living Faith Church,
Canaanland, Ota,
Ogun State.

Dear Sir,

LETTER OF REFERENCE: T.J. HEPHZIABAH RESOURCES LIMITED

At the instance of our customer, we confirm that T.J. Hephzibah Resources Limited maintains a satisfactory business account with us.

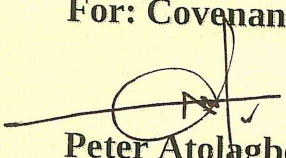
The company is described in our books as General Contractor and Suppliers.

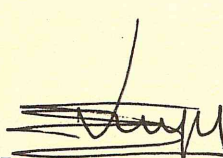
You may wish to extend to her your business courtesies.

This reference letter is written in good faith and without liability on the part of the bank or any of its officials.

Thank you.

Yours faithfully,
For: Covenant Microfinance Bank Ltd


Peter Atolagbe
Head, Operations


Mrs Odunola Owolabi
Managing Director/CEO