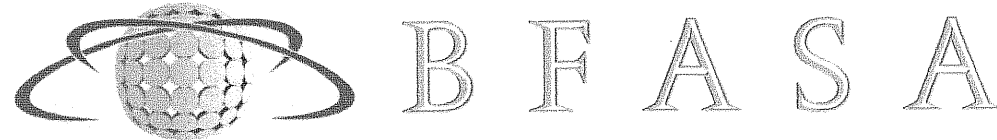


This certifies that

Invela Financial Corporation (Pty) Ltd

is a member of



Bridging Finance Association of South Africa

in good standing since


October 2007

with all rights and privileges pertaining thereto.

Set down and signed this 25th day of March 2008.



Chairman.....



Secretary