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The EPD, (Environmental Protection Department), in the United States of America expressly states, No permit will be necessary for air quality as NO emissions are emitted into the atmosphere".

I am interested to do joint-ventures in real estate in your area. I propose to establish exotic hardwood distribution locations in your area. Any borrower/contractor will have the ability to purchase from me building materials needed to renovate or build new commercial or residential buildings. I only need to be paid twenty-five, 25%, percent of the total price of the building materials obtained from me upon the initial order of the needed building materials and then the balance can be paid at some predetermined time, such as when a sale of a building or other permanent long-term financing would be available to the borrower/contractor.

This business arrangement limits the investors risk, probably you, as we will subordinate and assume much of the risk by offering our building materials on a term basis to be fully paid at the predetermined time in the future. Example: A borrower/contractor needs one million, (US\$1,000,000.00), dollars in building materials from me. I need two hundred fifty thousand, (US\$250,000.00), dollars on the initial draw and the balance of seven hundred fifty thousand, (US\$750,000.00), dollars to be paid at some predetermined future time which can be based on a future sale or long-term financing. On a case by case basis, I can finance the balance amount due. I have many contacts in the mortgage banking business where which I probably can obtain the funds needed to do the development, however, this is where your group can profit.

Furthermore, I have a vast amount of lenders and brokers who can offer financing to the buyers or retail purchasers of the finished buildings, both commercial and residential.

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I can bring to any development hardwood building materials and furnishings, both commercial and residential. Any product that can be designed using hardwood, I can contract to have the products fabricated. I own hardwood timber in Colombia South America. I can contract the labor to have the products fabricated there and shipped to the site. (I will attach herewith actual costs from Lowes and Home Depot using hardwood TYPES, BUT NOT TRUE EXOTIC HARDWOODS. I can deliver the same products, but fabricated from exotic hardwoods¹, at twenty-five, 25%, percent of their published retail pricing. A fact to consider is that Lowes and Home Depot generally give a fifteen, 15%, percent contractors discount from their retail pricing. So a door that has a retail price of US\$2,000.00 with a 15% discount actually costs a contractor US\$1,700.00. I can deliver the same door for **US\$500.00.**)

I have friends and associates who can bring experience to the transaction to do the development from the current status to completion of development and even management after the development of sales, leases, or timeshares.

I have companies who are mortgage investors who can fund or make the mortgage money available to buyers for the finished real estate products, both commercial and residential.

One of my good friends is an FHA approved building inspector who can approve and sign off on plans to build and any subsequent financing using FHA/SBA funding. He can also sign off on any periodically required inspections during any draws or phases of building.

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My background is in mortgage banking. I may be able to get some investment cash, but not sure at this time. Ultimately, I need more information to approach cash investors.

What I can provide and have fabricated using hardwood timber that I own is doors, windows, flooring, walls, ceilings, cabinets, vanities, closets, stairs, trim, decks, gazebos, and any other building material designed to use hardwood. I can provide all furnishings needed, tables, chairs, bookcases, cabinets, desks, china cabinets, dressers, beds, end tables, coffee tables, buffets, and any product designed to use hardwood as the fabricating material.

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WOOD NAMES

1 Indian Mahogany: This wood is mostly used for furniture, cabinets, and vanities.

ANDIROBA Scientific Name: Carapa guianensis Aubl. Family: Meliaceae Basic density: 0.49

g/cm3 Anhidra: 0.56 g/cm3 https://en.wikipedia.org/wiki/Carapa guianensis

2 Granadillo or Algarrobo: This wood is mostly used for flooring and extreme durability needed.

JATOBA Scientific Name: Hymenaea courbaril L. Family: Caesalpinaceae Basic density: 0.77

g/cm3 Anhidra: 0.88 g/cm3 https://en.wikipedia.org/wiki/Hymenaea_courbaril

3 Abarco: This wood is mostly used for framing, joists, rafters, etc.,

Colombian Mahogany Scientific Name: Cariniana Pyriformis Miers. Family:

Lecythidaceae Basic density: 0.55 g/cm3 Anhidra: 0.64

g/cm3 https://en.wikipedia.org/wiki/Cariniana_pyriformis

Thank you very much,

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Richard Walker

Inventor/founder

A good name is more valuable than gold.!!!

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Success is not about real dreams coming true. (passive happenstance)

Success is the trick about making a true dream a reality! (active trek) Richard David Walker