

UNITED CAPITAL FUNDING CORP.

The Growth Factor

Florida Department of Transportation
 Attn: Cheryl Court
 1190 W Oak Street PO Box 511
 Arcadia, Florida 34266

July 17, 2012

Dear Valued Client:

Thanks to customers such as you, Arbor One Incorporated, is experiencing tremendous growth. In order to accommodate this growth Arbor One Incorporated, has entered into an Agreement with United Capital Funding Corp. to manage their Accounts Receivable, secure credit verification and provide a source of working capital. This will enable their staff to devote their time to better serving you. As part of the Agreement, they have assigned their present and future Accounts Receivables to United Capital Funding Corp. Payments should be made payable to United Capital Funding Corp. Payment to any other party will not discharge this obligation. To facilitate this arrangement, all future payments should be sent to the following address:

United Capital Funding Corp.
 PO Box 31246
 Tampa, Florida 33631-3246

Should you wish to remit electronically, please use:

First Tennessee Bank
 United Capital Funding Corp
 Acct: 170-438-794
 ABA: 084-000-026

Please send your payments to the above address until _____ notifies you in writing. If you have any questions, please call free at (877) 894-8232. We thank you for the opportunity to receive your payments, please fax a copy of this letter to us at (727) 898-4152. Number in this space: _____

Sincerely,



Chris Youmans
 President

EXHIBIT

4-1

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
<small>(Domestic Mail Only; No Insurance Coverage Provided)</small>	
<small>For delivery information visit our website at www.usps.com</small>	
7011 1570 0003 5777 3752	
Postage	\$ 45
Certified Fee	3.95
Return Receipt Fee <small>(Receipt Required)</small>	
Registered Mail Fee <small>(Endorsement Required)</small>	
Total Postage & Fees	\$ 3.40



Arbor One

Dept. of Transportation

1190 W. Oak Street - P.O. Box 511

Arcadia, FL 34266

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