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TO WHOM IT MAY CONCERN

NACM credit reports are a powerful indicator of a company's recent credit history. It is a reliable and easy to interpret business tool that helps us converge on a credit appraisal for a firm. And what's more, it's all just a phone call away. With quick immediate processing, NACM's staff is a pleasure to work with.

**Sandeep Pisipati
Credit Department
Ferguson Enterprises Inc.**