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[www.sterneagee.com](http://www.sterneagee.com)

Re: Purchase of creditor's interests in Stanford International Bank, Ltd. ("Stanford")

Dear Stanford Creditor:

Sterne Agee UK LLP is a specialist buyer of bankruptcy claims and I am writing to you to express our interest in purchasing your Stanford claim.

Founded in 1901, Birmingham, Alabama-based Sterne Agee is one of the oldest and largest privately-owned financial services firms in the United States. The firm offers comprehensive financial services to a diverse client base, including corporations, municipalities and high-net worth individuals. Through its family of wholly owned subsidiaries, Sterne Agee custodies over \$22 billion in client assets, and has more than 1,600 employees in 57 offices across 20 states. The Sterne Agee family of companies has prospered for more than 100 years by always putting client interests first and consistently delivering excellent financial services.

Sterne Agee will offer a cash payment in exchange for all the rights and obligations arising from the title of the claims to the estate.

To further any purchase or if you are interested in our valuation, please send us the following supporting documents:

- Completed Claim Form (Proof of Claim)
- Notice of Determination (issued by Grant Thornton and Gilardi & Co)

Sterne Agee will be pleased to provide a quote and explain the selling process upon request by claimants or its lawful representatives. If you are interested in discussing this proposal further please contact us via email or telephone as set forth below.

Ramona Racz  
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Sterne Agee UK LLP

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