



Panama Diamond Exchange

100 YEARS **ARIFA**
ARIAS, FABREGA & FABREGA
SERVING CLIENTS WITH EXCELLENCE AND INTEGRITY

ARIAS, FABREGA & FABREGA has been at the forefront of the legal profession, advising leading international financial institutions and multinational corporations, as well as some of the largest companies in Panama and the Latin America region, for 100 years.

Our practice includes over 30 areas of law, organized into 14 practice groups, including capital markets, banking and finance, mergers and acquisitions, corporations, regulatory work, government contracts, trade, competition and antitrust, real estate, environmental matters, employment relations, trust and estate planning, litigation, taxation and intellectual property.

The firm also has a strong offshore practice, for which it has developed its own network of affiliated offices in London, Luxembourg, Geneva, Hong Kong, The British Virgin Islands and Belize. Under our brand name **ARIFA Corporate Services**, we offer clients a complete list of offshore solutions, including company formation and management services, as well as trust and foundation services. For selected clients, we offer more sophisticated estate and family financial planning services, as well as trustee services, through our affiliate **SwissArifa**

The firm has a distinguished reputation for consistently providing the highest quality legal advice and is highly recognized for its unparalleled expertise in structuring complex, innovative and sophisticated mergers and acquisitions and capital market and financial transactions in Panama and the region.

Our success is the result of the superior quality of our lawyers, most of who have been educated in leading law schools in the United States and Europe or trained in law firms in New York. This unique background of our legal teams enables the firm to act as a bridge between legal and business cultures and to provide effective legal services to clients, particularly in challenging cross-border transactions.

Not surprisingly, the firm and many of its lawyers have been top-ranked by the leading international legal publications, including Chambers & Partners, IFLR1000, Legal 500, Who's Who Legal, PLC Which Lawyer? and Latin Lawyer.

We hold ourselves to the highest professional and ethical standards. This is the principal reason our clients regularly entrust their most difficult and sensitive matters to us.

On-going investments in state-of-the-art technology and law office systems and the support of professional managers and highly trained personnel enable us to offer the most efficient and competitive services to clients.

We take pride in our organization and, with the support of our lawyers, personnel and clients, we expect to continue focusing on what we have known to do best for nearly a century: protect our clients' interests with excellence and integrity.

ARIFA Offices

Over the years, the firm has established its own network of fully integrated offices to serve its clientele around the world. Currently, ARIAS, FABREGA & FABREGA has trust and company administration subsidiaries in Panama, London, Luxembourg, Geneva, Hong Kong, the British Virgin Islands and Belize. The BVI and Hong Kong offices celebrated 25 years of operation in 2013.



Panama (Main Office)

ARIAS, FABREGA & FABREGA
Plaza 2000, 16th Floor, 50th Street
P.O. Box 0816-01098
Panama, Republic of Panama
Tel.: +507.205.7000
Fax: +507.205.7001/02
panama@arifa.com

British Virgin Islands

ARIAS, FABREGA & FABREGA
Trust Co. BVI Limited
Omar Hodge Building, 2nd Floor
Wickham's Cay 1
P.O. Box 985
Road Town, Tortola, B.V.I.
Tel.: +284.494.4977
Fax: +284.494.4980
bvi@arifa.com

Belize

ARIAS, FABREGA & FABREGA
(Belize) Limited
60 Market Square
P.O. Box 364
Belize City, Belize
Tel.: +501.227.2567
Fax: +501 227 7018
belize@arifa.com



London

ARIAS, FABREGA & FABREGA
3rd Floor, Kingsland House
122-124 Regent Street
London, England W1B 5SA
Tel.: +44 207 287 3277
Fax: +44 207 287 3177
london@arifa.com

Geneva

ARIAS, FABREGA & FABREGA
geneva@arifa.com

Luxembourg

ARIAS, FABREGA & FABREGA
(Luxembourg), S.A.
4, rue Tony Neuman
L-2241 Luxembourg
Tel.: +352 46 20 77
Fax: +352 46 20 79
luxembourg@arifa.com



Hong Kong

ARIAS, FABREGA & FABREGA
Company Services HK Limited
St. George's Building
Room 1805-6, 18th Floor
N°2 Ice House Street
Hong Kong
Tel.: +852 2525 3903
Fax: +852 2845 0048
hongkong@arifa.com

ARIFA is an integrated organization that creates added value for clients by drawing on the combined resources and expertise of all of its businesses.



ARIFA - ARIAS, FABREGA & FABREGA is a leading full-service law firm in Panama with a distinguished reputation for excellence and integrity built over nearly 100 years. ARIFA is organized in 12 practice groups and 28 practice areas. Expert lawyers in ARIFA's Estates and Private Clients Practice Group work closely with clients around the world and their family advisors in structuring more complex and sophisticated succession and tax planning structures to satisfy the demand of high net worth individuals and their families when standardized products do not offer adequate solutions for their needs. Similarly, our expert lawyers from our Capital Markets and Banking Practice Group are prepared to assist clients in connection with all their offshore fund needs. ARIFA lawyers provide outstanding expertise complemented with personalized and careful attention to client needs.



ARIFA CORPORATE SERVICES serves professional intermediaries (private client banks, wealth advisors, accountants, law firms and company agents), business organizations and individuals in Europe, Latin America and Asia through our network of offices in Panama, London, Luxembourg, Geneva, Hong Kong, the British Virgin Islands and Belize.

ARIFA Corporate Services provides a wide range of standardized offshore company, foundation and trust products as well as a variety of office support and other ancillary services. Our commitment is to provide high-quality, timely and cost-efficient services to clients. When clients require more complex estate planning and offshore fund services, we draw on the leading expertise of ARIFA's lawyers.



SwissArifa is a premier provider of trust and fiduciary services to Latin American clients. It offers world-class asset administration services with a deep understanding of the Latin American culture and the complex needs of high net worth individuals in the region. SwissArifa focuses primarily on providing trustee services and family office services. Other SwissArifa services include escrow, cash management and structuring services.

ARIAS, FABREGA & FABREGA commits itself to the highest international business standards, assuring its clients an outstanding service by a staff of dedicated professionals. Much of the firm's success is due to the close relationship kept with three of the most important legal networks worldwide.

These networks are a seal of excellence widely recognized among legal practitioners, corporate counsel and other executives, as the "go to" international associations of independent, quality-monitored, commercial law firms.

Member

LexMundi
World Ready



Shared High Quality Legal Service Standards

Exclusive member firm for Panama

Rapid and high quality, responsive legal services to requests from clients and from other members

Consistent and well-managed handling of matters

Fair billing practices

Effective use of technology

Well-known tradition of professionalism and confidentiality

Annual membership review process - An important element in ensuring that member firms are among the most highly regarded firms in their jurisdictions and are providing responsive, high quality legal services.

ARIFA Practice Groups



ARIAS, FABREGA & FABREGA's practice spans over 30 areas of law, organized into 14 practice groups, each under the direction of a partner. Each practice group has experienced partners and associates, who are real specialists in their respective areas of law.

Aviation

Aviation

Business & Corporate Law

International Business Transactions
Doing Business and Multinationals
in Panama
Corporations

Capital Markets and Banking

Securities Regulation
Banking and Finance

Commercial and Real Estate

Commercial Transactions and
Contracts
Real Estate and Property

Corporate Services

Corporate Services

Estates and Private Clients

Estates, Trusts and Foundations
Family Law

Government Contracts and Permits

Government Contracts,
Concessions and Privatizations
Government Permits and
Administrative Matters

Intellectual Property

Intellectual Property

Labor and Immigration

Labor and Employment
Immigration

Litigation & Arbitration

Administrative
Commercial and Civil Matters
Intellectual Property
Labor
Shipping
Taxation

Mergers & Acquisitions

Mergers, Acquisitions and Joint
Ventures

Regulatory Work

Antitrust, Trade and Competition
Environmental Matters
Media and Communications
Mining, Oil and Gas
Public Utilities

Shipping and Transportation

Shipping and Ports

Taxation

Taxation

We would like to introduce you to some ARIFA practice areas related to this project

Business & Corporate Law Group
Doing Business and Multinationals in Panama
Corporations

Commercial Transactions and Contracts
Real Estate and Property

Corporate Services
(Corporations, Foundations and Trusts)

Labor and Employment
Immigration

Business and Corporate Law Group



Doing Business and Multinationals in Panama

To serve our multinational clients seeking to establish their business operations in Panama, ARIAS, FABREGA & FABREGA has created a multidisciplinary group.

This team draws on a team of lawyers that are each experts in their respective fields, offering comprehensive and integrated legal services on all aspects of the client's operations, including corporate matters, taxation, business and operation licenses, labor and immigration matters, intellectual property issues, real estate, and commercial transactions.

Corporations

ARIAS, FABREGA & FABREGA has advised clients in connection with issues affecting corporations, directors, officers and shareholders, since 1927, when one of the founding partners of the firm participated in the drafting of Panama's General Corporation Law.

In this area, ARIFA regularly advises clients on subjects such as director liability, minority shareholders' rights, class preferences, corporate governance issues, voting rights, dividend policies, preemptive rights, rights of first refusal, tag-along rights and drag-along rights, among others.

Our practice extends both to publicly-held corporations as well as privately-held companies. We represent locally-owned companies as well as Panamanian subsidiaries of foreign corporations. We have represented, or represent, several Panamanian companies that have been, or are, listed on the NYSE, including, Syntex Corporation, Panamerican Beverages, Banco Latinoamericano de Exportaciones, Carnival Corporation and Willbross Corporation.

Lawyers in this area of practice are experts at negotiating and drafting articles of incorporation, by-laws, shareholders' agreements, voting trust agreements, proxy statements, subscription agreements and other complex corporate documentation and records, and at advising clients in connection with shareholder and Board meetings.

Representative Clients

Banco Latinoamericano de Exportaciones, Corporación Medcom, Azucarera Nacional, ChevronTexaco, MHC Holdings, Chicago Bridge & Iron Company, SITEL, Varela Hermanos, Grupo Mundial, Willbros Corporation, Mars, Wrigley, Draeger, McDonald's, Prodex, Grupo Ricardo Pérez, Tropigas, American Airlines, GDF Suez Inc., McDermott International, UBS and MWH Global.

Lawyers in this Practice

Fernando A. Arias
Fernando Arias F.
Augusto R. Arosemena
Rodrigo Cardoze
Gian Castellero
Pilar Castillo
Roy C. Durling
María C. Guardia
Vivian D. Holness
Mónica Mendoza
Andrés N. Rubinoff
Carin Stelp
Karina I. Ureña
LeRoy W. Watson III

Primary Contacts

Roy C. Durling
Head of Practice
rdurling@arifa.com
+507 205 7041

Rodrigo Cardoze
Partner
rcardoze@arifa.com
+507 205 7000

Professional Staff

Additional highly trained personnel: 15

"I think this is one of the best firms in the region; the lawyers have great capacity and are highly qualified. At this time I can't point to any way they could improve."
Sources

Chambers Latin America Corporate - 2014

Representative Transactions

- 2012 US\$169 million KPMC minority stake acquisition of Minera Panama
- 2012 Acquisition of 51% of Banco Colpatria by Scotiabank
- 2011 Acquisition by Batanga of all rights, title and interest in I-Network
- 2010 LAN Airlines acquisition of AIREs Airlines
- 2010 Panama Stock Exchange and Latin Clear in a strategic reorganization
- 2009 US\$1.6 billion Rio Tinto's agreement to sell potash assets and Brazilian iron ore operation

Awards & Recognitions

- 2013 Recommended financial and corporate firm, Panama, IFLR1000 (2003-2014)
- 2013 Leading corporate/M&A firm, Panama, Chambers Latin America (2009-2014)
- 2013 Tier 1 corporate and M&A firm by The Legal 500 Latin America (2012-2013)
- 2013 Band 1 corporate/commercial firm, Panama, Chambers Global (2000-2013)

"ARIFA is a great well-rounded firm which we see in a lot of our transactions."
Competitors

IFLR 1000, 2014

Commercial Transactions and Contracts



ARIAS, FABREGA & FABREGA is well-known for providing superior and comprehensive advice to leading multinational companies, as well as to some of the largest Panamanian business concerns, in connection with all aspects of their manufacturing and commercial operations in Panama.

Lawyers in this field are frequently called upon to negotiate and draft complex agency and distribution agreements for clients in the pharmaceutical, health and beauty, food, spirits, electronics and car dealership industries. They also advise clients in connection with manufacturing and packaging agreements, franchise and licensing agreements and bottling agreements.

ARIFA commercial transactions and contracts lawyers are ready to guide clients in all aspects of general commercial laws and in the negotiation and drafting of all types of commercial and civil law contracts, including bills of sale, negotiable instruments, pledges and mortgages, insurance and reinsurance contracts, commercial guarantees and performance bonds.

Representative Clients

McDonald's Corporation, Sitel, Varela Hermanos, Grupo Ricardo Pérez, Azucarera Nacional, Tropigas, Plastiglas, Casa Luker, Cía Chevron, ESSO Standard Oil and Excel Automotriz.

Representative Transactions

- 2011 Advising Metro Bus on the US\$210 million sale of the new fleet of buses for Panama City
- 2011 US\$60 million Banco General's financing of Pedregalito I and II hydroelectric projects
- 2011 ARIFA assists Citibank to open Panama's capital markets to U.S. investors
- 2010 LAN Airlines acquisition of AIRES Airlines
- 2010 US\$45 million Petaquilla Minerals prepaid forward gold purchase agreement
- 2010 Omnibus amendment to the AES Changuinola credit facility
- 2010 US\$70 million financing for the Santa Maria Golf & Country Club project
- 2008 Hyatt management agreement
- 2006 PK Airfinance order of three passenger jets from Brazilian Manufacturer Embraer

Awards & Recognitions

- 2013 Recommended financial and corporate firm, Panama, IFLR1000 (2003-2014)
- 2013 Band 1 corporate/commercial firm, Panama, Chambers Global (2000-2013)
- 2011 Leading corporate and M&A firm, Panama, PLC Which Lawyer? (2006-2011)

Lawyers in this Practice

María C. Arroyo

Juan F. Corro

Julio J. Fábrega III

Rosa Restrepo

Carin Stelp

Primary Contacts

María C. Arroyo

Head of Practice

mcarroyo@arifa.com

+507 205 7021

Eduardo de Alba

Partner

edealba@arifa.com

+507 205 7024

Professional Staff

Additional highly trained personnel: 8

"I think they are top tier – they are the ones I always turn to unless they are conflicted out."
Client

IFLR 1000, 2014

Real Estate and Property



ARIAS, FABREGA & FABREGA's real estate practice covers the entire spectrum of real estate activities. In this area, ARIFA represents real estate owners; major developers; hotel, resort and shopping mall operators; construction companies; contractors and leading financial institutions.

ARIFA lawyers work in multi-disciplinary teams, pulling together resources from various practice areas (real estate, environmental, regulatory, taxation and corporations) to provide comprehensive services to domestic and foreign clients operating in Panama.

Lawyers in the real estate and property practice area frequently advise clients in connection with:

- Leasing and sub-leasing of office, commercial and industrial premises, both for landlords and tenants
- Acquisition, development, construction, financing and operation of malls and shopping centers
- Acquisition, development, construction, financing, and operation of hotels, casinos and beach resorts
- Development, construction, sale and financing of residential housing projects and exclusive condominiums
- Preparation of condominium regulations
- Foreclosure of mortgages on real estate property
- Debt restructuring and rescheduling of real estate based lending
- Title insurance opinions
- Real estate investment funds and vehicles
- Other types of real estate transactions

In connection with these transactions, lawyers in the real estate and property practice area have developed significant expertise in the drafting of various types of real estate joint-venture agreements; in navigating through complex hotel, casino, zoning, environmental, construction and property laws and regulations; in the drafting of land purchase agreements, construction and development agreements, commercial lease agreements, condo rules, and mortgage agreements; in property taxes; and in all sort of real estate financial structures from simple mortgage loans to complex international mortgage-backed bond issues and securitizations of mortgages.

Representative Clients

Grupo Roble / Poma, McDonald's Corporation, Marriott Hotels, Hyatt Hotels, Caribbean Property Group LLC, Nuevos Hoteles de Panamá, S.A. (Sheraton), The Trump Organization, Grupo Provivienda, CB Richard Ellis, Regus, Sitel, Chevron, ESSO Standard Oil, Drago Beach Development, S.A., Banco General, La Hipotecaria, Lagomar Resorts S.A., Merrill Lynch International & Co. C.V. and Inversiones Moses Realty.

Lawyers in this Practice

María C. Arroyo
Juan F. Corro
Vivian D. Holness
Carin Stelp

Primary Contacts

María C. Arroyo,
Head of Practice
mcarroyo@arifa.com
+507 205 7021

Vivian D. Holness
Senior Associate
vholness@arifa.com
+507 205 7046

Professional Staff

Additional highly trained personnel: 8

"Few dispute Arias, Fábrega & Fábrega's position as the premier real estate firm in Panama ...[and] is also second to none in real estate finance."

Legal 500 Latin America, 2012

"The lawyers give very strong advice and provide a service of excellent quality."
Sources

Chambers Latin America
Real Estate - 2014

Representative Transactions

- 2013 Operating agreement for the management of a new Ritz-Carlton Hotel on Pearl Island
- 2011 Loan and management agreement for the Royalton Panama Spa & Beach Resort
- 2011 Counsel to the Trump Organization in a groundbreaking project in Panama City
- 2010 Omnibus amendment to the AES Changuinola credit facility
- 2010 US\$1.5 million sale of Merrill Lynch's head office property in Panama
- 2010 US\$70 million financing for the Santa Maria Golf & Country Club project
- 2008 Sitel's call center in Panama
- 2008 Regus operations at the World Trade Center and Torres de Las Americas
- 2008 Lease agreement for new offices of Promitel Panama
- 2008 Binding commitment to purchase Plaza Paitilla Building
- 2008 Agreement between Rancho Mar Estates and Wadsworth Golf Construction for the construction of a golf course at the Bijao project
- 2008 US\$2.5 million sale of Chevron's headquarters in Panama
- 2008 Lease of offices for Merrill Lynch International & Co. C.V.
- 2008 US\$7.5 million sale of a gas station by Chevron
- 2008 Texaco Panama's sale of lands adjacent to the Panama Refinery
- 2008 US\$300 million Bijao Golf Club & Beach Resort
- 2007 Cross Road Real Estate Group's purchase of 180 hectares in Bocas del Toro to develop the Starfish Beach Resort project
- 2007 US\$220 million senior secured notes issued to finance the construction of the Trump Ocean Club
- 2007 US\$150 million Caribbean Properties Group's indirect acquisition of 85% equity interest in Royal Decameron Resort Hotel
- 2007 International Loans for the Development of Shopping Centers in Central America
- 2007 US\$60 million loan to finance the acquisition of Veneto Hotel & Casino
- 2007 US\$700 million Arcos Dorados' acquisition of McDonald's operations in Latin America
- 2006 Settlement of long-standing claims that made possible the sale of the current Sheraton Hotel Panama
- 2006 US\$21 million Grupo Roble's development of Multiplaza Pacific Mall

Awards & Recognitions

- 2013 Leading real estate firm, Panama, Chambers Latin America (2009-2014)
 - 2013 Tier 1 real estate firm by The Legal 500 Latin America (2012-2013)
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Corporate Services (Corporations, Foundations and Trusts)



With more than 50 years of experience, a portfolio of thousands of companies under administration, and its own network of offices around the world, ARIAS, FABREGA & FABREGA is one of the leading brands in the offshore business.

Through our division ARIFA CORPORATE SERVICES, we offer clients a wide range of standardized offshore products in Panama, BVI, and Belize, and services, such as formation of companies, foundations and trusts; provision of nominee directors; provision of registered agent and registered address; preparation and filing of corporate, foundation and trust documents; record searches; and a variety of offices support services.

To satisfy the demand of high net worth individuals and families for whom standardized products do not offer adequate solutions to their needs, our Estates and Private Clients Practice Group works with clients around the world and their family advisors in structuring more complex and sophisticated succession and tax planning structures to ensure orderly and efficient transition of wealth from generation to generation.

Finally, for clients who need to entrust their assets to a professional trustee, our affiliate, SWISSARIFA, a fully-licensed trust company, offers a broad list of fiduciary services to clients around the world. Our expertise in this area is complemented by more than 30 years of experience of our partner Swiss Independent Trustee, S.A., a licensed Swiss trust company with offices in Geneva.

To serve clients around the world, ARIFA CORPORATE SERVICES has established its own network of fully integrated offices, with trust and company administration subsidiaries in Panama, London, Luxembourg, Geneva, Hong Kong, the British Virgin Islands and Belize. The BVI and Hong Kong offices celebrated 25 years of operation in 2013.

In addition, ARIFA CORPORATE SERVICES maintains relationship with a large number of professional intermediaries (such as wealth advisors, accountants, law firms, and company agents) with presence in countries around the world. This combination of our own network of offices in different continents and an array of professional intermediaries allow us to cover clients in over 100 countries.

ARIFA CORPORATE SERVICES invests heavily in communications and technology to offer its clients superior services at very competitive prices.

Lawyers in this Practice

Federico Alfaro
Diana M. Amat
Fernando A. Arias
Augusto R. Arosemena
Bianca Bergantino
Víctor Carles
Gabriel A. Galindo
Juan C. Quezada
Rosa Restrepo

Primary Contacts

Fernando A. Arias
Head of Practice
farias@arifa.com
+507 205 7012

Rosa Restrepo
Partner
rrestrepo@arifa.com
+507 205 7000

Professional Staff

Additional highly trained personnel: 28

"This firm has an excellent reputation. The team is sophisticated, efficient and dedicated. They're a pleasure to work with."
Sources

Chambers Latin America
Offshore - 2014

Representative Clients

Leading banks, trust companies, investment firms, law firms, and accounting firms, as well as multinationals, closely-held corporations, families and individuals.

Awards & Recognitions

- 2013 Top ranked offshore firm by The Legal 500 Latin America (2012-2013)
 - 2013 Leading offshore firm, Chambers Global (2011-2013)
 - 2012 Leading offshore firm, Panama, Chambers Latin America (2009-2014)
-

Labor and Employment



ARIAS, FABREGA & FABREGA's labor and employment team is one of the leading providers of legal services in this field in Panama.

In this area, our expert lawyers frequently advise multinational corporations and leading Panama companies in connection with:

- Employment agreements
- Collective bargaining agreements
- Workplace rules
- Employee compensation schemes
- Employee stock option and other benefit plans
- Social security administration registration
- Private pension plans
- Mandatory severance funds
- Termination of employment relations
- Work permits for foreign employees
- Non-compete arrangements
- Taxation of employee and executive compensation
- Labor disputes and litigation

Lawyers in the labor and employment area frequently work with our lawyers in the M&A and Corporations Practice Group to provide guidance in connection with complex acquisitions and mergers.

Our lawyers in this area also team up with lawyers in our Litigation and Arbitration Practice Group to litigate and settle labor disputes and claims.

Lawyers in this Practice

Roy C. Durling, Sr.
Vivian D. Holness
Mónica Mendoza
María del C. Zúñiga

Primary Contact

María del C. Zúñiga
Head of Practice
mzuniga@arifa.com
+507 205 7037

Professional Staff

Additional highly trained personnel: 7

*"A great firm" with
"a lot of talent".*
Client

IFLR 1000, 2012

Immigration



ARIAS, FABREGA & FABREGA provides a full range of immigration services to clients, with emphasis on solving the needs of multinational companies and their expatriate personnel in Panama. Through expert lawyers and highly trained staff, we secure all sort of visas for clients.

Representative Clients

Agemar Maritime Services, American Airlines, Inc., Ancheta S.A., Arango Software International, Inc., Banco Colpatría – Red Multibanca, Banco de Bogotá S.A., Bechtel International Inc., Banco Latinoamericano de Exportaciones, Compañía Chevron de Panamá, S.A., Compañía Universal de Perfumería Francesa S.A. (CUPFSA), Esso Standard Oil S.A., Financiera El Sol S.A., First Central Investment, FPB International Bank, GCR Panama Inc., JVC Latin America S.A., Marriot International Service Limited, Merrill Lynch Bank S.A., Processing Center, S.A. (PROCESA), Publicuatro S.A., Ricardo Perez S.A., Sidal Inc., Sipetrol S.A., Terminales de Combustibles de Panamá S.A. and Tetra Pak S.A.

Lawyers in this Practice

Vivian D. Holness
Mónica Mendoza
María del C. Zúñiga

Primary Contacts

María del C. Zúñiga
Head of Practice
mzuniga@arifa.com
+507 205 7037

Vivian D. Holness
Associate
vholness@arifa.com
+507 205 7046

Professional Staff

Additional highly trained personnel: 7

Your ARIFA key contacts

Rodrigo Cardoze Vivian D. Holness Pilar Castillo Carin Stelp	Rosa Restrepo	María C. Arroyo
Business and Corporate Law Group	Corporate Services (Offshore Services)	Commercial /Real Estate

For purposes of this project, your Primary Contacts at ARIFA will be:

Rodrigo Cardoze (Partner)

Direct dial: + 1 (507) 205-7049
Cell phone: + 1 (507) 6617-7497
e-mail: rcardoze@arifa.com

Vivian Holness (Senior Associate)

Direct dial: + 1 (507) 205-7055
Cell phone: + 1 (507) 6480-7120
e-mail: vholness@arifa.com
