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Dear Prospective Investor

Thank you for your interest in exploring investment opportunities with Quartet. Below, you will find an investment schedule that will highlight the various opportunities that we are looking to make available this year. Please review the table to ascertain what investment level will suit your goals. Included in the schedule is the transportation subsidiary that we are developing. You will also find an attachment that our CFO has prepared. It provides projections for the transportation venture with regard to expenses and revenues. If you have any questions, please feel free to contact me at any time.

TYPE OF CONTRIBUTION	CONTRIBUTION	FEATURES	TERM
Basic Promissory	\$10,000 - \$29,999 at 7%	Guaranteed rate via promissory note	18-month term
Basic Promissory	\$30,000 - \$39,000 at 8%	Guaranteed rate via promissory note	12-month term
Basic Promissory	\$40,000 - \$49,999 at 8 ^{1/2} %	Guaranteed rate via promissory note.	12-18 month term (depending on venture's performance)
Venture Equity Stake	\$50,000 - \$59,999 at 9-15% (depending on venture's performance)	Guaranteed rate via promissory note. Equity stake at 5-10% (depending on the venture's performance) for 2 years after the initial deal closes.	12-18 month term (depending on venture's performance)