

This document is important and should be read carefully. If you are in any doubt about its contents or the action to take please consult your Stockbroker, Accountant, Banker, Solicitor or any other professional adviser for guidance immediately.

Private Placement Memorandum

LEGEND MICROFINANCE BANK LIMITED

RC 205591

*Orisumbare Market P.M.B 2004, Inisa,
Odo-Otin Local Government, Osun State.*

Website: www.legendmfb.com;

Email: investors@legendmfb.com

**Private Placement of
155,000,000
Ordinary Shares of N0.50k each
@ N1.20 Per Share
Payable In Full On Application**

Placement Opens 08 June, 2009 and Closes 09 October, 2009

With Capital Limited

RC 604064

This Private Placement Memorandum contains information relating to Legend Microfinance Bank Limited. It is not issued in compliance with the requirements of either the Securities and Exchange Commission or The Nigerian Stock Exchange. It is not a public offer for subscription for shares in the company. Application may be made only in accordance with the terms of offer letter and the accompanying form by persons and/or organizations to whom such letters have been addressed and for the purpose of investment only and is not with a view to or in connection with any further sale or distribution of the shares.

This Private **Placement Memorandum is dated May 04, 2009.**

SUMMARY OF THE PRIVATE PLACEMENT

The following information should be read in conjunction with the full text of this Placement Memorandum from which it is derived.

The N186 million equity capital being raised is expected to enhance Legend MFB's capacity to achieve its strategic business goals and increasing its market share of Nigeria's vast and growing microfinance industry.

ISSUER:	Legend Microfinance Bank Limited	
ISSUING HOUSES:	With Capital Limited	
SHARE CAPITAL:	Ordinary Shares of N0.50k each	
	Pre offer	Post offer
Authorized:	200,000,000	200,000,000
Issued and Fully Paid:	41,002,000	196,002,000
NOW BEING OFFERED:	155,000,000 Ordinary shares of N0.50k each	
OFFER PRICE:	N1.20k per share	
TOTAL OFFER SIZE:	N186, 000, 000.00	
PAYMENT TERMS:	In full on Application	
PURPOSE:	To leverage on new opportunities opened up by the economy and the financial sector reforms, Legend MFB has outlined a growth strategy that will see it becoming one of the top-5 microfinance banking group in Nigeria within the next five years. The purpose of this offer is to build the capacity needed to fund this growth strategy. The proceeds of this offer will be employed to expand to new local governments in Osun-state and invest in subsidiary businesses with complimentary operations to the core microfinance business of Legend MFB Limited.	
UTILIZATION:	After the deduction of the estimated costs and expenses of N9,300,000 representing 5.0% of the gross offer proceeds of N186,000,000 the net proceeds of N176,000,000 will be utilized as follows:	
▪ Investment in Information Technology	42,750,000.00	24%
▪ Completion of Head office building	11,400,000.00	6.5%
▪ Branch/network expansion	53,010,000.00	30%
▪ Investment in non-MFB subsidiaries	15,000,000.00	8.5%
▪ Working Capital	54,540,000.00	31%
▪ TOTAL	176,700,000.00	100%

SUMMARY OF THE PRIVATE PLACEMENT CONT'D

QUOTATION	No application has been made to the NSE for the listing of the shares offered. Legend Microfinance Bank Limited does not intend to list on the floor of the NSE within the next three years. However, the Company intends to create a trading window for its shares to enhance the liquidity of the stock prior to listing.
UNITS OF SALE	A minimum of 2,500 shares and multiples of 500 units thereafter. However the Directors may allot shares to prospective investors or other stakeholders who may wish to subscribe for less than the minimum units of sale.
MARKET CAPITALIZATION AT OFFER PRICE (PRE OFFER)	₦ 49,202,000.00
MARKET CAPITALIZATION AT OFFER PRICE (POST OFFER)	₦ 235,202,400.00
OPENING DATE:	June 08, 2009
CLOSING DATE:	October 09, 2009
STATUS:	The new Ordinary shares now being offered shall rank pari-passu in all respects with existing issued shares of the Company.
ALLOTMENT:	Allotment to be made by the Directors of Legend Microfinance Bank Limited and the issuing house on a first come first serve basis. The Directors reserve the right to accept or reject any application in whole or in part.
OVER SUBSCRIPTION:	In the event of over subscription, the additional shares shall be allotted to investors/subscribers in an amount to be determined by the Shareholders at the Extra-ordinary General Meeting (EGM).

OYEBOWALE ADESIYAN AND COMPANY

(CHARTERED ACCOUNTANTS)

47, Oladoje Street,
Oko-Oba,
Agege
Lagos.

Our Ref _____ Your Ref _____ Date: 16th April, 2009.

The Directors
Legend Microfinance Bank Ltd
Orisunmibare Market
Inisa,
Osun State.

Gentlemen,

We have received the accounting policies and calculations for the financial forecast of Legend Microfinance Bank Limited (for which the Directors of Legend Microfinance Bank Limited are solely responsible) for years 1, 2, 3, 4 and 5 set out on page 5.

In our opinion, the forecast, so far as the accounting policies and calculations are concerned, have been properly complied with on the footing of the assumptions made by the Directors set out on page 5 and are presented in conformity with the generally accepted accounting principles.

However, there will usually be differences between the forecast and actual results because events and circumstances frequently do not occur as expected and those differences may be material.

We have no responsibility to update this report for events and circumstances occurring after the date of this report.

Yours faithfully,
Oyebowale Adesiyan & CO.
(Chartered Accountants)

FIVE-YEAR FINANCIAL FORECAST (HIGHLIGHTS)

Forecast for the year ending December 31	2009	2010	2011	2012	2013
Gross earnings (N'000)	64,656.96	148,696.76	230,817.21	436,109.66	1,317,454.20
Profit b/4 tax (N'000)	22,629.94	59,478.70	103,867.74	218,054.83	658,727.10
Profit after tax (N'000)	20,366.95	50,556.90	83,094.19	174,443.86	526,981.68
Earnings per share (N)	0.12	0.30	0.50	1.05	1.67
Dividend per share (N)	0.06	0.15	0.25	0.53	0.84
PE at offer price=N1.20	10.00	4.0	2.4	1.14	0.72

*At the offer price of N1.20, payback is about 3 years without factoring capital appreciation. Our forecast figures have realistically put into consideration the impact of the current global slowdown but are however predicated on full subscription to our N186million private placement offer. Earnings figure for 2013 are adjusted (diluted) for anticipated inorganic growth that is projected to increase share capital in preparation for listing on the NSE. We shall adjust the forecasts figures appropriately and communicate to shareholders in the event of over/under subscription.

THREE-YEAR HISTORICAL PERFORMANCE

*Earning per share in 2008 was computed for 0.50K shares while prior years were for N1.00K shares. In addition, earnings performance in 2008 was

Performance For the Year Ended December 31	**2008	2007	2006
Operating Profit before taxation	1,272,000	8,019,377	6,884,471
ASSETS			
Fixed Assets	25,024,000	15,274,825	6,900,715
Investments	15,121,000	1,300,000	220,000
Debtors (Loan + O/D)	66,430,000	45,994,126	20,702,147
Other Assets	15,472,000	781,086	1,029,435
Bank and Cash Balances	67,800,000	57,805,781	44,587,643
Total Assets	189,847,000	121,155,818	73,439,940
LIABILITIES			
Creditors & Accrual	140,759,000	88,093,553	46,814,989
Corporate Tax	200,000	300,000	300,000
Net Assets	48,888,000	32,762,265	26,324,951
FINANCED BY:			
Share Capital	20,501,000	20,223,971	19,728,456
Deposit for Shares	-	-	-
Profit & Loss Account	1,072,000	7,719,377	6,584,471
Profit Carried Forward	15,375,848	14,303,848	6,584,471
Earnings per share	0.05K*	0.38K	0.33K

*Earnings per share in 2008 was computed for 0.50k shares while prior years were for N1.00k shares. In addition, earnings performance in 2008 was diluted by costs of integration of Ileogbo & Kuta as well as short-term diminution in the value of long-term investments in key sectors/companies listed on the Nigerian Stock Exchange.

**The 2008 figures are based on the Management Report extracted from the Books of Accounts as at December 31, 2008.

PARTIES TO THE PLACEMENT

REPORTING ACCOUNTANTS	Oyebowale Adesiyon & Co. <i>(Chartered Accountants)</i> 47, Oladoje Street Oko-Oba, Agege P O Box 748 Mushin, Lagos
SOLICITORS TO THE OFFER	M. O. Agboola & Co. <i>(Solicitors & Advocates)</i> 20 Hospital Road Ajegunle, Osogbo Osun State
SECRETARY/SOLICITORS TO THE COMPANY	M. O. Agboola & Co. <i>(Solicitors & Advocates)</i> 20 Hospital Road Ajegunle, Osogbo Osun State
REGISTRARS	Legend Microfinance Bank Ltd <i>Registrar's Department</i> Orisumibare Market Odo-Otin Local Government Area P M B 2004 Inisa, Osun State www.legendmfb.com
RECEIVING BANKS	Legend Microfinance Bank Ltd United Bank For Africa Plc (UBA) First Bank Of Nigeria Plc Wema Bank Plc Skye Bank Plc
REGISTERED OFFICE	Orisunmibare Market Inisa Town Odo-Otin Local Government Area P M B 2004, Inisa Osun State www.legendmfb.com



LEGEND MICROFINANCE BANK

www.legendmfb.com



HISTORY & BUSINESS STRATEGY HIGHLIGHT

Legend Microfinance Bank Limited started business in 1992 as Inisa Community Bank under the Community Banking Act of the Federal Republic of Nigeria.

Inisa Community Bank was amongst the strongest players in this sector in Osun State and was highly regarded at the National level with the foundation Chairman of Inisa Community Bank, Alhaji Afolabi Adegbite, serving on the Board of the National Association of Community Banks for many years. From this humble and distinguished background, Inisa Community Bank was amongst the first set of Community Banks to apply for and obtain approvals for conversion to Microfinance Banking under the new policy for Microfinance Banks having successfully raised its capital base above the statutory minimum requirement of Twenty million Naira.

In the last two years (2007-2008), Legend MFB has repositioned itself by strengthening the board and management of the institution and also by expanding its operation beyond Odo-Otin local government through the acquisition of former Ileogbo and Kuta community banks. Today, Legend MFB provides access to microfinance to customers in two local governments in Osun state through its branches in Inisa, Ekosin, Ile-ogbo, Kuta and Igbaye. We have also created outreach zones, which we service through these branches, in order to maximize our coverage area.

Our goal, which is supported by a well-crafted strategy, is to move from our current operation to cover the whole of Southwest Nigeria including Lagos and Kwara States. We seek to be a Top-5 microfinance bank in Nigeria; by size of business, profitability and social impact; within the next five years. Beyond this initial five years growth, we would play nationally and will seek to be listed on the Nigerian stock exchange.

This private placement which seeks to take the shareholders fund of Legend MFB above the N250million mark by raising additional capital of N186million is a first step towards building the critical capacity needed to execute our growth strategy. Join us in growing this LEGEND...

LEGEND MICROFINANCE BANK LIMITED

LEGEND MICROFINANCE BANK LIMITED

OUR VISION

To be the dominant provider of microfinance services in our chosen markets

Vision 5Five (Growth Goal)

In addition to the long-term vision stated above, we have set for ourselves, a five-year growth goal based on this short-term objective:

To be among the top-5 microfinance banks in Nigeria by size of business and profitability within next five years (2008-2012)

MISSION STATEMENT

To be the leading provider of financial services to the ***poor and potentially affluent*** offering ***innovative products*** delivered through ***innovative platforms*** by a ***competent workforce*** to create ***value for our stakeholders***

CORE VALUES

PEARLS

PASSION

We go the extra-mile in all we do and are driven by an internal drive emanating from extreme love for who we are and what we do...always

ETHICS

We stay above-board in all our dealings with all our stakeholders (customers, directors, shareholders, staff, regulators, etc.)

AGILITY

We are fast and efficient at execution always striving to be ahead of competition in providing solutions that help our customers succeed

RESOURCEFULNESS

We bring onboard a variety of skills and capabilities and deploy this to maximize value creation to our customers, work teams & shareholders

LEADERSHIP

We show good example and create new pathways for others to follow

SOCIAL RESPONSIBILITY

We help in uplifting the societies we operate as responsible members of the society

DIRECTORS' PROFILE

MR. JOSEPH ADELEKE OYEDEJI - Chairman Mr Joseph Adeleke Oyedeji, a veteran of the accounting profession and seasoned administrator, is the incumbent Chairman of Legend Microfinance Bank Limited. Mr. Oyedeji completed his secondary education in 1961, at the Saint Augustine Model Secondary School, Inisa, Osun State. He also attended Royal Commercial College, Osogbo from 1963 to 1965 and obtained Royal School of Arts (RSA United Kingdom), stages 1, 2 & 3 in Book Keeping, Accounting and Commerce (International Trade).

He is a fellow of Association of International Accountants (FAIA) and Association of Certified and Corporate Accountants finalist. He worked as a Production Accounts Clerk with Pan Electric Nigeria Limited (a division of UAC) in 1967. He was with the company till 1969 before he joined Cocoa Industries of Nigeria Limited in the same year as Senior Wages Clerk. He was with the company till 1970 and left for Continental Motors and Engineering Limited as a Senior Accountant.

He worked for the company for three years and in 1973, joined Shell-BP Petroleum Development Company Limited as a Management Accountant. He was with the company for four (4) year to 1977 before he joined ENI-Saipem Nigeria Limited as Chief Accountant and Administration Manager. He retired in 1995.

MR. IDOWU OSUAH AJAYI – Managing Director

Mr. Idowu Ajayi was born in Lagos on August 24, 1964. He completed his General Certificate of Education GCE O/L in 1984 through private studies. In 1996, he qualified as an Associate of the Chartered Institute of Bankers of Nigeria and later proceeded to Olabisi Onabanjo University, Ago-Iwoye, Ogun State obtaining a B.Sc. (Hons) in Banking and Finance in 2000.

He was admitted as an Associate member of the Nigerian Institute of Management (Chartered) in 2004. Mr. Ajayi also holds a Masters of Business Administration (MBA) with specialisation in Marketing from the Ladoke Akintola University of Technology, Ogbomosho. He has working experience spanning over 26 years and covering accounting, banking and finance and administration. His working career started in 1981 as a Clerk with Savannah Bank of Nigeria Plc and in 1993 left as an Officer to join Victory Savings and Loans Limited as a Deputy Manager. He left in 1996 to join the accounting and audit firm - Akinlolu Fayinminu &

Co. where he worked until 2001 when he was engaged as an Accountant with Inisa Community Bank Limited (the precursor to Legend Microfinance Bank Limited).

He later became the Manager of the bank and was appointed to the position of Managing Director/Chief Executive Officer of Legend Microfinance Bank in 2008.

ALHAJI TIJANI AFOLABI ADEGBITE - Director

Alhaji Tijani Afolabi Adegbite is a seasoned business executive and administrator. He attended Ansar Ud-Deen Secondary Modern School, Inisa, Osun State between 1961 and 1963; Community Development School, Shasha Olumogo, Ijebu Ode from 1965 to 1966 and Rapid Results Correspondence College, London from 1967 to 1971 and obtained Social Workers Certificate, GCE O/L Ordinary & Advance level respectively. He obtained a Bachelor of Science (B.Sc) Honors in Sociology in 1974 and Master of Business Administration (MBA) in 1989 both from the prestigious premier University of Ibadan.

He started his working career with Ministry of Social Development, Western Region, Ibadan as a Social Development Worker and was with the Ministry from 1966 to 1971. After completing the mandatory National Youth Service Corps (NYSC) assignment, he joined the Nigeria Customs and Excise Department as an Assistant Preventive Superintendent (APS) in 1975 and left the same year for Ministry of Finance and Economic Development, Western Region, Ibadan where he worked until 1977 as Inspector of Taxes. Alhaji Adegbite joined Nigerian Tobacco Company Plc as a Divisional Marketing Manager in August 1977.

He worked for the company for Nineteen (19) years rising to the position of Regional Marketing Manager (North and South) before he pulled out to become a director of NTC subsidiary – Sokoto Tobacco Distribution Company in 1996. For two terms running, he was the Chairman of the National Association of Community Banks (Osun State Chapter) between 2005 - 2008 where he was instrumental to the successful conversion of virtually all the Community Banks in Osun State to Microfinance Banks. He has held several positions at the Community level e.g. National Chairman of Inisa Descendants' Union

He is the pioneer Chairman of Inisa Community Bank Nigeria Limited. He is a Fellow of both the Institute of Marketing of Nigeria and the Nigerian Institute of Management (Chartered). He is the Executive Chairman of Ero-Onibode Nigeria Limited – a key business partner to Honeywell Superfine Foods Limited.

ENGR THOMAS ADEDOKUN OYEDARA - Director

Engineer Thomas Adedokun Oyedara is a distinguished public administrator whose journey to public service started at St. Augustine's Catholic School, Inisa in 1952. Engr. Oyedara also attended St. David's Secondary Modern School, Ile-Ife from 1959 to 1961; St. Charles Grammar School, Osogbo from 1962 to 1965 and Federal School of Science, Onikan, Lagos from 1966 to 1968.

He graduated from the University of Birmingham, Birmingham, England, United Kingdom in 1974 with a Bachelor of Science (B.Sc) in Chemical Engineering and in 1975 crowned his education with a Master of Science (M.Sc) degree in Technology from the University of Manchester, Institute of Science Technology, Manchester, United Kingdom. He is an Associate Member, University of Manchester, Institute of Science and Technology and member of Chemical Engineering Society of Nigeria. He started his working career with COCOA Research Institute of Nigeria, Ibadan as an Agricultural Assistant in Training in 1966 and rose to the position of Laboratory Analyst before he left in 1970. In 1976, he joined the services of Government of the present Osun State then Oyo State as an Industrial Officer GD.II in the Ministry of Commerce, Industries and Cooperatives.

He rose to the position of Deputy Director in the ministry. Due to his exceptional performance in the Ministry, he was deployed to the Directorate of Foods, Roads and Rural Infrastructure (DFRRI) as a Director and later moved to another Director position in the office of the Governor at the Directorate of Rural Development, DRD. He retired from active public service in 2000. At several times, he has held different positions within the Inisa Descendants Union (his home town) as the Chairman of the Union and also play an important role in the religious circle. He is also the Executive Chairman of Daramol Nigeria Limited.

ALHAJI MURITALA AYORINDE BABATUNDE - Director

Alhaji Muritala Ayorinde Babatunde attended St. Augustine Catholic Modern School Inisa obtaining a Modern School Leaving Certificate in 1972. He later sat/passed the General Certificate of Education (GCE) O/Level in 1983; the GCE A/Level in 1987 and Part I and II (Section I) certificate of the Chartered Institute of Bankers of Nigeria in 1988. Alhaji

Babatunde also attended Kwara State Polytechnic where he obtained a Higher National Diploma in Banking and Finance in 1997 and holds the certificate Data Processing and Management Information System from the University of Ilorin Computer Centre obtained in 2001.

He went further in his quest for education by completing a Masters degree in Business Administration in 2003 at the University of Ado Ekiti. He started his working career with U.A.C. Nigeria Plc, Lagos as a Sales Representative (Technical) in 1978 and left in 1979 for Central Bank of Nigeria where he worked for 26 years retiring in 2005 as the Acting Manager, Facility Management Department. Alhaji Babatunde became an entrepreneur post-retirement and now runs his own business ventures.

ALHAJI RASHEED ADEREMI ADEGOKE - Director

Alhaji Rasheed Aderemi Adegoke is a seasoned business executive with extensive experience in the Financial service industry. He completed his secondary school education with an "All-A" results in 1986 from the Government College, Kaduna and later graduated from the University of Ibadan with a First Class honours Bachelor of Science degree in Computer Science in 1990. Alhaji Adegoke later completed an Executive MBA program at the IESE Business School, University of Navarra, Barcelona, Spain through the prestigious Lagos Business School in 2001.

He has over eighteen years of experience spanning Information Technology, Banking Operations and Management consulting. Alhaji Adegoke started his career with Fidelity Bank as an Executive Trainee in the Management Information Systems department. He later worked for Computer Systems Associates as Software engineer and Product Manager between 1993 and 1995; PricewaterhouseCoopers as a Senior Consultant between 1995 and 1999. Alhaji Adegoke returned to the Banking industry after leaving PwC in 1999 working at senior management levels within the operations and information technology functions of leading banks in Nigeria.

He has been involved in a number of turnaround projects within the banking industry both as a consultant and as a member of a turnaround management team. During the banking consolidation process, he was a key member of the management team that integrated one of the largest merger arrangements in the history of corporate Nigeria. Alhaji Adegoke joined the board of Legend Microfinance Bank in 2007.

STATUTORY AND GENERAL INFORMATION

INCORPORATION AND SHARE CAPITAL HISTORY

Legend Microfinance Bank is an offshoot of Inisa Community Bank Nigeria Limited that was incorporated in September 1992. In December 2007, the Bank changed its corporate name to the present business name of Legend Microfinance Bank Nigeria Limited having obtained registration certificate from Corporate Affairs Commission, Abuja, Nigeria.

Under Inisa Community Bank Limited, the share capital was N5,000,000.00 up till end of October 2003 when additional shares of N15,000,000.00 was created thus moving the share capital to N20,000,000.00. In October 2007, the shareholding of the Bank was increased to N100,000,000.00 and this was fully registered at the Corporate Affairs Commission, Abuja, Nigeria.

INDEBTEDNESS

The company had no outstanding debentures, mortgages, charges or similar indebtedness as at the date of this Private Placement memorandum other than in the ordinary course of business.

MATERIAL CONTRACTS

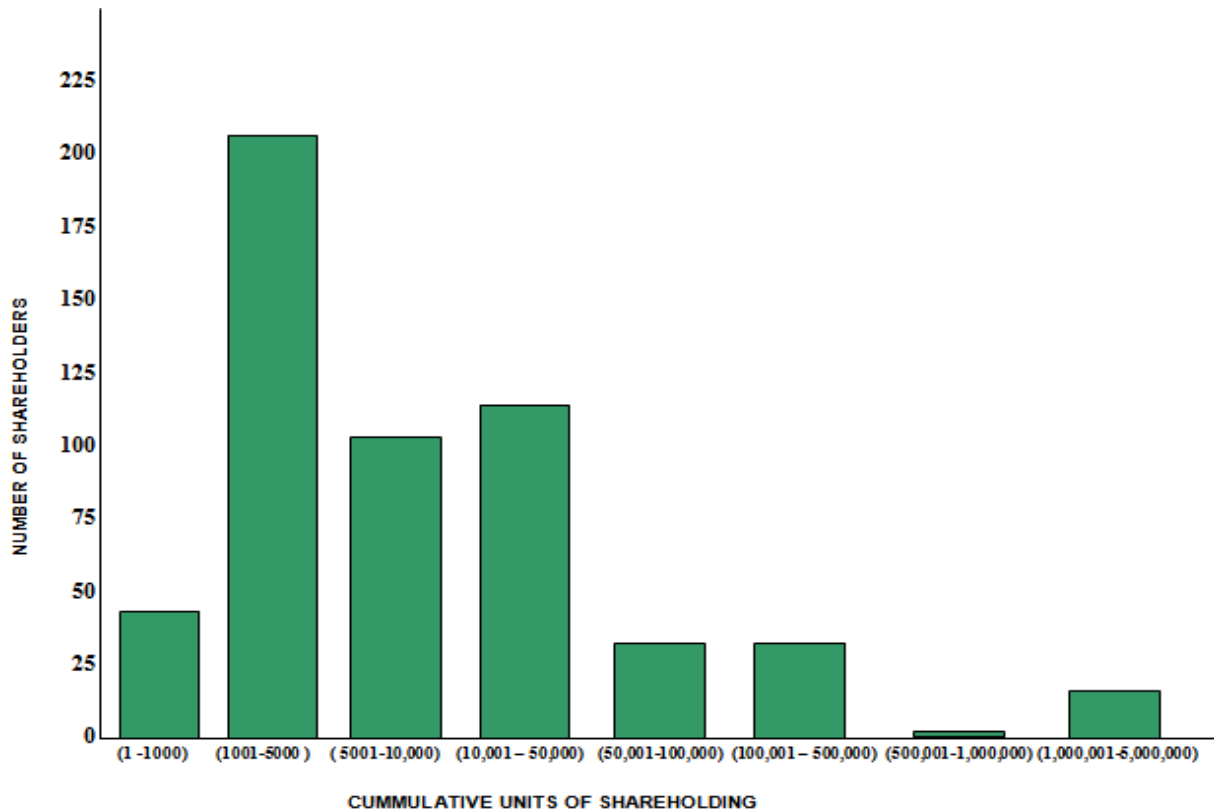
The Company had no material contracts that will have affect on the figures that are represented on this Private Placement memorandum whether now or in the future.

CLAIMS AND LITIGATION

The Bank in its ordinary course of is involved in 5 (five) lawsuits which are pending in a High Court in Osun- State. All the lawsuits were instituted by the Bank against its recalcitrant customers. The total amount involved is about N2.3million.

The Solicitors to the Offer are of the opinion that no material contingency liability would arise from these pending suits that could have any material effect on the Bank.

SHARE HOLDING STRUCTURE



DIRECTORS' BENEFICIAL INTEREST

Name of Director	Shareholding (direct)	Shareholding (indirect)	Total Holding
J. A. OYEDEJI	2,935,734	605,332	3,541,066
ALH. T. A. ADEGBITE	2,935,734	560,000	3,495,734
ALH. M. A. BABATUNDE	2,137,334	-	2,137,334
ENGR. A. OYEDARA	1,584,622	16,000	1,600,622
ALH. R. ADEGOKE	1,333,400	-	1,333,400
I. AJAYI	267,802	-	267,802
TOTAL	11,194,626	1,181,332	12,375,958

LEGEND MICROFINANCE BANK LIMITED

Orisunmibare Market P. M. B 2004, Inisa,

RCC205591

Odo-Otin Local Government, Osun State.

Website: www.legendmfb.com

Tel: 08035846922, 08038821077

Private Placement of

155,000,000

Ordinary Shares of N0.50k each

@ N1.20k per Share

Payable in Full on Application

Placement Opens 08 June, 2009 and Closes 09 October, 2009

Applications must be in accordance with the instructions set out on the back of this application Form. Care must be taken to follow these instructions as applications that do not comply may be rejected.

DECLARATION

- I am/We are 18 years of age or over
- I/We attach the amount payable in full on application for the above number of shares in Legend Microfinance Bank Limited at = N=1.20k per share
- I/We authorize you to send a Share Certificate and/or cheque for any amount overpaid, by registered post at my/our risk to the address given below and to produce registration in my/our name as holder (s) of such number of shares or smaller number, as aforesaid
- I/We agree to accept the same or any smaller number of shares in respect of which allotment may be made upon the terms of this Private Placement Memorandum dated 8th June, 2009 and subject to the provisions of the Memorandum and Articles of Association of Legend Microfinance Bank Limited
- I/We declare that I/We have read the Private Placement Memorandum dated 4th May, 2009 issued by WITCAPITAL Limited on behalf of Legend Microfinance Bank Limited.

GUIDE TO APPLICATION

Number of units Applied for: **Amount payable**
 2,500 units minimum N3, 000
 Subsequent multiples of 500 Units

Date (DD/MM/YYYY)

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CONTROL NO

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Value of Units applied for /Amount Paid

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Number of Units Applied for:

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1. INDIVIDUAL/ CORPORATE APPLICANT

PLEASE COMPLETE IN BLOCK LETTERS

Title:

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Surname/Company Name

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Other Names (for Individual Applicant Only)

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Full Postal Address

Compound Name

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City

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Email Address

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State

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Mobile phone Number

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Land Phone Number

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Next of Kin

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2. JOINT APPLICANT /CORPORATE ORGANISATIONS

Surname

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Other Names

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Signature Or Thumbprint	Signature Or Thumbprint	Company Seal and Incorporation No (Corporate Applicant)
	Stamp of Receiving Agent	

