

August 24, 2026

**E-2 Visa Team
U.S. Consulate General in São Paulo
Non-Immigrant Visa
Consular Section**

**RE: RESPONSE TO REQUIRED ADDITIONAL DOCUMENTS - VISTALAKE USA
CAPITAL CORP - RICARDO MORANDIM**

Dear Sir or Madam,

This letter is respectfully submitted in response to the Consulate's email dated July 27, 2026, requiring additional documents in connection with Mr. Ricardo Morandim's E-2 Treaty Investor application. This response is timely submitted before the August 26, 2026 deadline.

The E-2 Applicant, **Mr. Ricardo Morandim**, respectfully submits this Response to Additional Documents, concerning the E-2 Treaty Investor application of **VISTA LAKE USA CAPITAL CORP**, the treaty enterprise.

By email, this Consulate requested additional documents showing that *i)* Wire transfer records to the United States **with amounts highlighted**; *ii)* U.S. bank statements showing receipt of transferred funds **with amounts highlighted**; *iii)* Executed office lease agreement and proof of rent payments, if applicable; *iv)* Executed agreements with contractors, builders, or vendors, if applicable; *v)* Evidence of active property listings or resale activities; and *vi)* Marketing materials (website screenshots, advertisements, business cards, social media).

This letter outlines previous and additional evidence demonstrating that Mr. Ricardo Morandim and VistaLake satisfy the requirements for E-2 Treaty Investor classification.

i) Wire transfer records to the United States **with amounts highlighted**:

Mr. Ricardo Morandim maintains personal accounts with BB Americas Bank ending in 0724 and 7151, BTG Pactual, and N26 Bank in Italy (the original-language records are available upon request). The enclosed wire transfer records are organized chronologically by month and separated by account, with the relevant transferred amounts highlighted for ease of review.

ii) U.S. bank statements showing receipt of transferred funds **with amounts highlighted**:

VistaLake USA Capital Corp. maintains business accounts with Bank of America ending in 5591 and BB Americas Bank ending in 5835. The enclosed statements are organized by month and by account, with the relevant amounts received highlighted. Together, these documents show the transfer and receipt of funds related to Mr. Morandim's investment in VistaLake USA Capital Corp.

iii) Executed office lease agreement and proof of rent payments, if applicable:

The lease agreement is not applicable at this stage because the company currently uses an administrative, mailing, and registered agent address and has not yet commenced occupancy of separate physical premises. The enclosed AVROS agreement documents the company's authorized use of the current administrative address for mailing, accounting, corporate, and registered agent purposes.

Separately, the company has already identified its intended operating location and obtained a lease proposal dated May 28, 2026. The proposal reflects the company's concrete plan to secure physical premises for its operations upon the investor's arrival in the United States.

iv) Executed agreements with contractors, builders, or vendors, if applicable

With respect to Properties 1 through 7 listed in the company's property portfolio, Mr. Morandim engaged WRA Business & Real Estate to list, market, and assist with the resale of these properties. The responsible real estate agent is Mr. Alexandre Sobreira Izaias de Jesus. Copies of the relevant listing agreements are included of this response package.

Regarding the contractors and builders referenced in the Business Plan, Mr. Morandim is currently evaluating potential service providers and construction options suitable for VistaLake's properties. Final engagement of contractors and builders will be made in accordance with the company's operational timeline and specific project needs. Supporting communications and preliminary estimates are included in this response package.

v) Evidence of active property listings or resale activities;

Active property listings are documented in the marketing materials provided under item vi.

In addition, Property No. 4 from **VISTA LAKE USA CAPITAL CORP** property list was sold on July 29, 2026, to Maria Elisabeth Assis Ribeiro for USD 21,000.00.

vi) Marketing materials (website screenshots, advertisements, business cards, social media).

This response package includes **VISTA LAKE USA CAPITAL CORP's** marketing presentation, which describes the company's commercial activities, digital infrastructure, and market presence in the United States. The materials include website screenshots, property advertisements, business information, and other marketing evidence.

Thank you for your time and consideration of this Application on behalf of Mr. Ricardo Morandim.

Sincerely,



Otavio Haverroth Silva
California Bar # 343486

Exhibit list

Exhibits:

Pages:

Cover Letter

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i) Wire transfer records to the United States with amounts highlighted;

Transfer receipts from Brazil	3-15
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Bank statements from Italy	16-20
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ii) U.S. bank statements showing receipt of transferred funds with amounts highlighted;

U.S Bank statements	21-40
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iii) Executed office lease agreement and proof of rent payments, if applicable;

Address availability provided by AVROS Accounting	41
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Lease proposal by International Workplace Group	42-43
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iv) Executed agreements with contractors, builders, or vendors, if applicable;

Exclusive Rights of Sale Listing Agreements	44-55
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v) Evidence of active property listings or resale activities;

Sale of the property	63-66
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vi) Marketing materials (website screenshots, advertisements, business cards, social media).

Marketing presentation	67-82
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Hello, Ricardo!

Statement of BTG Pactual checking account

BTG Pactual

CNPJ 30.306.294/0002-26

Av. Brigadeiro Faria Lima, 3.477

São Paulo - SP - Brasil

Statement

07/16/2026 11h49

Name: **Ricardo Morandim**
TIN: **112.473.318-30**
ABA Routing Number: **103913434**
Account number: *******0994**
Period: **02/01/2026 to 07/16/2026 (both beginning and ending dates are included in the period)**

Opening balance at 02/01/2026 **\$ 0,00**

Closing balance at 07/16/2026 **\$ 0,13**

Transactions

Date Time	Category	Transaction	Description	Additional Info	Amount
07/08/2026 11h51	FEE	Wire Fee out	BTG Pactual	-	-\$ 10,00
07/08/2026 11h50	TRANSFER	Wire out	Ricardo Morandim	-	-\$ 29.996,00
07/08/2026 11h09	TRANSFER	Internal transfer in	Ricardo Morandim	-	\$ 30.005,45
03/20/2026 13h25	FEE	Wire Fee out	BTG Pactual	-	-\$ 10,00
03/20/2026 13h24	TRANSFER	Wire out	Ricardo Morandim	-	-\$ 29.834,00
03/20/2026 12h43	TRANSFER	Internal transfer in	Ricardo Morandim	-	\$ 29.844,68
03/19/2026 15h56	TRANSFER	Internal transfer in	Ricardo Morandim	-	-\$ 29.835,00
03/18/2026 10h54	TRANSFER	Wire in	BTG Pactual	-	\$ 29.835,00
03/17/2026 15h31	FEE	Wire Fee out	BTG Pactual	-	-\$ 10,00
03/17/2026 15h30	TRANSFER	Wire out	Vistalake Usa Capital Corp	-	-\$ 29.880,00
03/11/2026 18h48	TRANSFER	Wire in	BTG Pactual	-	\$ 12.955,00
03/11/2026 14h24	FEE	Wire Fee out	BTG Pactual	-	-\$ 10,00
03/11/2026 14h23	TRANSFER	Wire out	Vistalake Usa Capital Corp	-	-\$ 13.000,00

Information about your rights to dispute errors

In case of errors or questions about your electronic transactions, call Banco BTG Pactual S.A. at +55 11 4007-2511 or write to Av. Brigadeiro Faria Lima, 3.477, 14th floor - Itaim Bibi, São Paulo - SP, CEP: 04538-133. If you think your statement is wrong or need more information about a transaction listed in the statement, we must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared. You will need to: (1) tell us your name, account number and/or last 4 (four) digits of your card number; (2) describe the error and explain as clearly as you can why you believe it is an error; (3) tell us the dollar amount of the suspected error, and (4) tell us approximately when the error took place. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within thirty (30) business days after we hear from you and will correct any error promptly. However we may take up to forty-five (45) business days to investigate your complaint or question. If we decide to do this, we will credit your account at Regent Bank within thirty (30) business days for the amount you think is in error so that you will have use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your account at Regent Bank. We may take up to ninety (90) business days to investigate your complaint or question for errors involving new Regent Bank accounts, POS transactions, or foreign-initiated transactions. For new accounts, we may take up to thirty (30) business days to credit your account at Regent Bank for the amount you think is in error. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

The services related to the International Banking Account are provided through a partnership between Banco BTG Pactual S.A. and Regent Bank, a bank authorized to operate in the United States and a member of FDIC (Federal Deposit Insurance Corporation). FDIC insurance only covers failure of insured depository institutions. Certain conditions must be satisfied for pass-through FDIC deposit insurance to apply.



Condições Comerciais de Câmbio

Tipo do Contrato	Evento	Número do Contrato	Data
Venda	Contratação	574527846	19/03/2026

As partes a seguir denominadas, **instituição autorizada a operar no mercado de câmbio e cliente**, contratam a presente operação de câmbio, nas condições aqui estipuladas e declaram que a mesma subordina-se às normas, condições e exigências legais e regulamentares aplicáveis à matéria.

Instituição autorizada a operar no mercado de câmbio

Nome BANCO BTG PACTUAL	CNPJ 30.306.294/0001-45
Endereço AV. BRIGADEIRO FARIA LIMA 3477	
Cidade SÃO PAULO	UF SP

Cliente

Nome RICARDO MORANDIM	CNPJ/CPF/Ident. Estrangeiro 112.473.318-30
Endereço RUA WINIFRED 200 191 - VILA CARRAO	
Cidade SAO PAULO	UF/País SP BRASIL

Instituição Intermediadora*

Nome*	CNPJ*
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Dados da Operação

Código Moeda USD	Valor em moeda estrangeira 25.000,00 (Vinte e Cinco Mil Dólares dos Estados Unidos)	
Taxa Cambial 5,316600000000	Valor em moeda nacional R\$ 132.915,00 (Cento e Trinta e Dois Mil e Novecentos e Quinze Reais)	
Valor Efetivo Total (VET) 5,375082400000	Descrição da forma de entrega da moeda estrangeira Teletransmissão	Liquidação até 19/03/2026
Código da Natureza 91992-67-N-67-67	Descrição da natureza do fato Demais	
Pagador ou recebedor no exterior* RICARDO MORANDIM		
País do pagador ou recebedor no exterior* ESTADOS UNIDOS	Código da relação de vínculo entre o cliente e o pagador/recebedor no exterior* 67 - Classificação não requerida pela regulamentação	
Percentual de adiantamento sobre o contrato de câmbio*		RDE*

* Campo a ser preenchido quando aplicável



Condições Comerciais de Câmbio

Tipo do Contrato	Evento	Número do Contrato	Data
Venda	Contratação	574527846	19/03/2026

Outras Especificações

Tributos(R\$): IR(0473) 0,00 - CIDE(8741) 0,00 - IOF 1.462,06

Tributos(R\$): PIS(5434) 0,00 - COFINS(5442) 0,00

Tarifa do Contrato: R\$0,00

.....
Declaro estar ciente de que o Banco BTG Pactual S.A. ('BTG') não presta consultoria tributária, nem valida e/ou confirma impactos fiscais decorrentes do fechamento de contratos de câmbio. Nesse sentido, concordo que qualquer decisão de recolhimento de tributos e eventuais consectários legais cabe exclusivamente a mim e a meus assessores legais, e que os valores monetários apresentados no presente contrato são apenas indicativos. Declaro também que, na tomada de decisão sobre o recolhimento de tributos, considere o risco de incidência de multa e acréscimos moratórios caso o recolhimento ocorra em atraso. Em caso de desacordo com as alíquotas e/ou com os valores apresentados no presente contrato, o recolhimento dos tributos ocorrerá mediante indicação de fundamento legal apropriado, e será (i) realizado pelo BTG por meio de pedido formalizado em carta específica; ou (ii) comprovado ao BTG por meio de prévio envio dos respectivos comprovantes de recolhimento. Em qualquer dos casos, a carta e/ou o comprovante refletirão os valores efetivamente recolhidos, sem que seja necessário alterar os valores indicados no presente contrato em caso de divergências. Declaro ainda que estou ciente de que, no entendimento do Banco, o fato gerador dos tributos decorrentes de remessas ao exterior ocorre no momento do pagamento, crédito, entrega, emprego ou remessa.
.....

Instruções de recebimento/pagamento

Canal Bancário em Moeda Nacional

Forma de Entrega	Data	Banco	Agência	Conta
Conta de Depósito	19/03/2026	208 BTG	1	002573214

Canal Bancário em Moeda Estrangeria

Banco do Beneficiário

Código SWIFT	Código ABA	Código Chips
BRASUS3A		
Nome do Banco BB AMERICAS BANK		

Conta no Exterior do Beneficiário / IBAN

1000780724

Banco Intermediário

Código SWIFT	Código ABA	Código Chips
Nome do Banco		

Conta do Banco do Beneficiário no Banco Intermediário / IBAN

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FDIC-Insured – Backed by the full faith and credit of the U.S. Government



RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010, Brazil

ACCOUNT OPEN DATE		ACCOUNT NUMBER	OWNERSHIP TYPE		PRODUCT NAME	INITIAL DEPOSIT
March 23, 2026		3500027288	Single-Party		E-CD 5 YEAR	\$50,000.00
TERM	MATURITY DATE	RENEWAL OPTION	CURRENT RATE	INTEREST PAYMENT		
60 Months	March 23, 2031	Automatic at Maturity	2.372%	Capitalize		

DEFINITIONS. "You," "your," "account owner," and "party" refer to the Customer, whether or not there are one or more Customers named on the account, and the terms "we," "us," and "our" refer to the Bank, Banco do Brasil Americas.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

ACKNOWLEDGMENT. By signing this document, you acknowledge that you have opened the type of account designated above. The undersigned certify that all information provided to the Bank is true and accurate.

Your signature acknowledges the receipt of the appropriate Account Agreement for the type of account designated above and that you agree to be bound by the Account Agreement. You acknowledge that you have received the following document(s):

- Electronic Fund Transfer Disclosure and Agreement
- Truth In Savings Disclosure
- Miscellaneous Schedule of Fees
- Privacy Policy (if a copy was not previously provided to you)
- Receipt of Time Deposit

One Signer Required for Withdrawals


Ricardo Morandim (Mar 23, 2026 11:53:13 ADT)

RICARDO MORANDIM
Account Owner

Date



Remetente

Nome:RICARDO MORANDIM

Agência:5813-0

Conta:7338-5

Dados da ordem

Agência emitente:2841-X CENOP COMEX AT CAMB (SP)

Número da ordem (BB):9092355

Número da cotação:63921129

Data de emissão:20.02.2026

Data de liquidação:23.02.2026

Data da trava:23.02.2026

Data do débito:20.02.2026

Moeda:220 - DOLAR DOS ESTADOS UNIDOS

Taxa cambial:5,2622346

Valor moeda estrangeira:10.000,00

Valor moeda nacional:52.622,35

Natureza da operação:67043 67 0 56 67 FUNDOS DE INVESTIMENTO

Alíquota IOF:1,10%

Valor do IOF R\$:578,85

Despesas externas:Remetente

Forma de entrega:65 - TELETRANSMISSAO

Detalhes do pagamento:FFC TO RICARDO MORANDIM 1000780724 PEDIDO: 169113

Dados do beneficiário

Nome:BB AMERICAS

Endereço:1221 BRICKELL AVE FLOOR 22

Cidade:MIAMI

País:ESTADOS UNIDOS

Conta:1000780724

Banco do beneficiário

Nome:BANCO DO BRASIL AMERICAS

Praça:CORAL GABLES (FLORIDA-USA)

Código Swift:BRASUS3A

Código de compensação:

Banco destinatário

Nome:BANCO DO BRASIL AMERICAS

Praça:CORAL GABLES (FLORIDA-USA)

Código Swift:BRASUS3A

Banco correspondente do emissor da ordem

Nome:

Praça:

Código Swift:

Banco de cobertura do destinatário

Nome:

Praça:

Código Swift:

Banco intermediador

Nome:

Praça:

Código Swift:

Valor da ordem

Valor total:53.201,20

Valor Efetivo Total (VET):5,3201196

Mensagens Swift

Tipo	Identificador
MT103	OPE1526022000884

12.08.2026 10:46:39
Confirmado por MOBILE em 03.06.2026 09:45:40

REMESSA FINANCEIRA PARA O EXTERIOR

Cliente.: RICARDO MORANDIM

Agência.: 5813-0 CONTA.: 7.338-5

DADOS DA OPERAÇÃO

Dossiê.....:000000015

Remessa....:009181466

Moeda.....:0220 DOLAR DOS ESTADOS UNIDOS

Motivo.....:CRÉDITO EM CONTA MESMO TITULAR

Cód.Natureza BACEN:67995.67.0.67.67

Tipo.....:Swift

DADOS DO BENEFICIÁRIO

Nome.....:RICARDO MORANDIM

Endereço...:RUA ARAPUE-234-CASA

Cidade.....:JARDIM SANTA

País Dest.:ESTADOS UNIDOS

País Sede.:ESTADOS UNIDOS

Conta/IBAN:1000187151

Banco.....:BANCO DO BRASIL AMERICAS

Praça.....:CORAL GABLES (FLORIDA-USA)

SWIFT.....:

Identif.Complementar:FW067012688

VALORES DA OPERAÇÃO

Valor do pagamento.....:	USD	2.000,00
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Taxa cambial.....:	R\$	5,1218267
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Valores a serem debitados em R\$ (Reais)

Valor da operação.....:	R\$	10.243,65
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Valor da tarifa.....:	R\$	0,00
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Aliquota do IOF.....:	%	3,5000000
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Valor do IOF.....:	R\$	358,53
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Percentual IR.....:	%	0,00
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Valor do IR.....:	R\$	0,00
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Valor da Desp.Externa.:	R\$	0,00
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Valor total a debitar.:	R\$	10.602,18
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Data do crédito no exterior:		03.06.2026
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Valor efetivo total (VET):	R\$	5,3010917
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AUTORIZO o envio de remessa financeira para o exterior, na moeda selecionada, conforme dados informados, a débito em minha na conta de depósito, bem como das respectivas tarifas, comissões, tributos e demais despesas incidentes.

AUTORIZO o Banco do Brasil S.A. a debitar na conta indicada o valor, em reais, da remessa financeira para o exterior, acrescido das respec-

12.08.2026 10:47:24
Confirmado por MOBILE em 29.06.2026 12:18:45

REMESSA FINANCEIRA PARA O EXTERIOR

Cliente.: RICARDO MORANDIM

Agência.: 5813-0 CONTA.: 7.338-5

DADOS DA OPERAÇÃO

Dossiê.....:000000016

Remessa....:009199238

Moeda.....:0220 DOLAR DOS ESTADOS UNIDOS

Motivo.....:CRÉDITO EM CONTA MESMO TITULAR

Cód.Natureza BACEN:67995.67.0.67.67

Tipo.....:Swift

DADOS DO BENEFICIÁRIO

Nome.....:RICARDO MORANDIM

Endereço...:RUA ARAPUE-234-CASA

Cidade.....:JARDIM SANTA

País Dest.:ESTADOS UNIDOS

País Sede.:ESTADOS UNIDOS

Conta/IBAN:1000187151

Banco.....:BANCO DO BRASIL AMERICAS

Praça.....:CORAL GABLES (FLORIDA-USA)

SWIFT.....:

Identif.Complementar:FW067012688

VALORES DA OPERAÇÃO

Valor do pagamento.....: USD 2.000,00

Taxa cambial.....: R\$ 5,2639919

Valores a serem debitados em R\$ (Reais)

Valor da operação.....: R\$ 10.527,98

Valor da tarifa.....: R\$ 0,00

Aliquota do IOF.....: % 3,5000000

Valor do IOF.....: R\$ 368,48

Percentual IR.....: % 0,00

Valor do IR.....: R\$ 0,00

Valor da Desp.Externa.: R\$ 0,00

Valor total a debitar.: R\$ 10.896,46

Data do crédito no exterior: 29.06.2026
=====

Valor efetivo total (VET): R\$ 5,4482319
=====

AUTORIZO o envio de remessa financeira para o exterior, na moeda selecionada, conforme dados informados, a débito em minha na conta de depósito, bem como das respectivas tarifas, comissões, tributos e demais despesas incidentes.

AUTORIZO o Banco do Brasil S.A. a debitar na conta indicada o valor, em reais, da remessa financeira para o exterior, acrescido das respec-

ACCOUNT STATEMENT NO. 11/2025

N26

From 11/01/2025 to 11/30/2025

Description	Date	Amount
Ricardo Morandim Original amount 1151.27 USD Exchange rate 1.15890 Value date 11/12/2025	11/12/2025	-993.42€
Transfer fee Foreign currency transaction fee Value date 11/12/2025	11/12/2025	-6.58€
Ricardo Morandim Original amount 5775.14 USD Exchange rate 1.16175 Value date 11/14/2025	11/14/2025	-4,971.07€
Transfer fee Foreign currency transaction fee Value date 11/14/2025	11/14/2025	-28.93€
Ricardo Morandim Original amount 6000.99 USD Exchange rate 1.15985 Value date 11/17/2025	11/17/2025	-5,173.94€
Transfer fee Foreign currency transaction fee Value date 11/17/2025	11/17/2025	-30.06€
Ricardo Morandim Original amount 6008.29 USD Exchange rate 1.15770 Value date 11/19/2025	11/19/2025	-5,189.85€
Transfer fee Foreign currency transaction fee Value date 11/19/2025	11/19/2025	-30.15€
GROUPON, INC. Mastercard • Other Original amount 65.00 USD Exchange rate 0.87046 Value date 11/22/2025	11/23/2025	-56.58€

ACCOUNT STATEMENT NO. 11/2025

N26

From 11/01/2025 to 11/30/2025

Description	Date	Amount
Ricardo Morandim Original amount 4010.41 USD Exchange rate 1.15260 Value date 24.11.2025	24.11.2025	-3.479,45€
Transfer fee Foreign currency transaction fee Value date 24.11.2025	24.11.2025	-20,55€

ACCOUNT STATEMENT NO. 12/2025

N26

From 12/01/2025 to 12/31/2025

Description	Date	Amount
Ricardo Morandim Original amount 6014.99 USD Exchange rate 1.16345 Value date 12/01/2025	12/01/2025	-5,169,96€
Transfer fee Foreign currency transaction fee Value date 12/01/2025	12/01/2025	-30.04€
N26 1.70% foreign ATM usage mark-up fee Value date 12/04/2025	12/04/2025	-1.51€
N26 1.70% foreign ATM usage mark-up fee Value date 12/04/2025	12/04/2025	-14.64€
PUBLIX #581 Mastercard • Food & Groceries Original amount 5.34 USD Exchange rate 0.86330 Value date 12/04/2025	12/06/2025	-4.61€
PUBLIX #581 Mastercard • Food & Groceries Original amount 33.06 USD Exchange rate 0.86267 Value date 12/04/2025	12/06/2025	-28.52€
WHOLEFDS MIA #10191 Mastercard • Food & Groceries Original amount 17.21 USD Exchange rate 0.86287 Value date 12/04/2025	12/06/2025	-14.85€
PUBLIX #1090 Mastercard • Food & Groceries Original amount 6.07 USD Exchange rate 0.86326 Value date 12/05/2025	12/06/2025	-5,24€

ACCOUNT STATEMENT NO. 01/2026

N26

From 01/01/2026 to 01/31/2026

Description	Date	Amount
AUSTIN AIRPORT-F&B Mastercard • Bars & Restaurants Original amount 40.73 USD Exchange rate 0.85588 Value date 01/07/2026	01/07/2026	-34.86€
AMERICAN0010280625855 Mastercard • Transportation Original amount 100.00 USD Exchange rate 0.85780 Value date 01/08/2026	01/08/2026	-85.78€
Ricardo Morandim Original amount 2359.75 USD Exchange rate 1.18710 Value date 01/26/2026	01/26/2026	-1,987.83€
Transfer fee Foreign currency transaction fee Value date 01/26/2026	01/26/2026	-12.17€

ACCOUNT STATEMENT NO. 02/2026

N26

From 02/01/2026 to 02/28/2026

Description	Date	Amount
Ricardo Morandim Original amount 2051.77 USD Exchange rate 1.17970 Value date 02/03/2026	02/03/2026	-1,739.23€
Transfer fee Foreign currency transaction fee Value date 02/03/2026	02/03/2026	-10.77€

**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00021391 FBBA1D11292507111900 01 000000000 0000000 003

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	11/28/2025
Statement Thru Date	11/30/2025
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

Go Green! Go Paperless. Log into BB Americas Online Banking and enroll in e-Statements. With e-Statements you can view, download or print an electronic version of your statement at any time.

PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 11/01/2025	\$3.40
+ Deposits and Credits (5)	\$22,946.10
- Withdrawals and Debits (0)	\$0.00
Ending Balance as of 11/30/2025	\$22,949.50
Service Charges for Period	\$0.00
Average Balance for Period	\$8,822.00
Minimum Balance for Period	\$3.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Nov 14	RICARDO MORANDIM/TXS WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	1,151.27
Nov 17	RICARDO MORANDIM/TXS WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	5,775.14
Nov 18	RICARDO MORANDIM/TXS WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	6,000.99
Nov 20	RICARDO MORANDIM/TXS WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	6,008.29
Nov 26	RICARDO MORANDIM/TXS WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	4,010.41



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00061751 FBBA1D01012602254700 01 000000000 0000000 002

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX0724
Statement Date	12/31/2025
Statement Thru Date	01/01/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

Customer Service - USA	1-855-377-2555
Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

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PERSONAL MONEY MARKET**Account Number: XXXXXX0724****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 12/09/2025	\$0.00
+ Deposits and Credits (2)	\$3,002.57
- Withdrawals and Debits (0)	\$0.00
Ending Balance as of 12/31/2025	\$3,002.57
Service Charges for Period	\$0.00
Minimum Balance for Period	\$3,000.00

Earnings Summary

Interest Paid for Period Ending 12/31/2025	\$2.57
Interest Paid Year to Date	\$2.57
Annual Percentage Yield Earned (APYE)	1.37%
Average Balance for APYE	\$3,000.00
Number of Days for APYE	23

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Dec 09	TRANSFER FROM DDA XXXX7151	3,000.00
Dec 31	INTEREST PAID	2.57

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance
Dec 09	3,000.00	Dec 31	3,002.57



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00021277 FBBA1D01012602254700 01 000000000 0000000 004

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	12/31/2025
Statement Thru Date	01/01/2026
Check/Items Enclosed	1
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 12/01/2025	\$22,949.50
+ Deposits and Credits (2)	\$12,014.99
- Withdrawals and Debits (9)	\$3,231.52
Ending Balance as of 12/31/2025	\$31,732.97
Service Charges for Period	\$0.00
Average Balance for Period	\$30,223.00
Minimum Balance for Period	\$22,949.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Dec 02	RICARDO MORANDIM/TXS WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	6,014.99
Dec 12	DEPOSIT	6,000.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Dec 09	TRANSFER TO DDA XXXX0724	3,000.00



CHECK IMAGES



Checking Deposit
DDADEP

CustomerName: RICARDO MORANDIM

PrimaryAccount: 5000187151

Date: 12/12/2025 Drawer #: 401 TranSeq: 38 Item Seq: 655000166245

Amount: \$ 6,000.00

⑆5011⑆2688⑆1000187151⑆

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12/12/2025 Check 0 \$6,000.00

00021277 0050265 0003-0003
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**Bank**

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Miami, FL 33131

Return Service Requested

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RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	01/30/2026
Statement Thru Date	02/01/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 01/01/2026	\$31,732.97
+ Deposits and Credits (1)	\$2,359.75
- Withdrawals and Debits (5)	\$31,046.25
Ending Balance as of 01/31/2026	\$3,046.47
Service Charges for Period	\$0.00
Average Balance for Period	\$13,084.00
Minimum Balance for Period	\$686.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Jan 27	RICARDO MORANDIM/TX R STATE WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	2,359.75

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Jan 13	BENE:CLERK OF THE CIRCUIT COURT TRN:P202601130077835	6,151.80
Jan 13	BENE:CLERK OF THE CIRCUIT COURT - REALUC TRN:P202601130067045	24,840.30
Jan 13	OUTGOING WIRE FEE-P202601130067045	25.00
Jan 13	OUTGOING WIRE FEE-P202601130077835	25.00



**Bank**

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Miami, FL 33131

Return Service Requested

00060553 FBBA1D02282615565300 01 000000000 0000000 002

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX0724
Statement Date	02/27/2026
Statement Thru Date	03/01/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

Customer Service - USA	1-855-377-2555
Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

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PERSONAL MONEY MARKET**Account Number: XXXXXX0724****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 02/01/2026	\$3,005.99
+ Deposits and Credits (2)	\$10,005.93
- Withdrawals and Debits (0)	\$0.00
Ending Balance as of 02/28/2026	\$13,011.92
Service Charges for Period	\$0.00
Minimum Balance for Period	\$3,005.00

Earnings Summary

Interest Paid for Period Ending 02/28/2026	\$5.93
Interest Paid Year to Date	\$9.35
Annual Percentage Yield Earned (APYE)	1.51%
Average Balance for APYE	\$5,148.84
Number of Days for APYE	28

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Feb 23	INCOMING WIRE - INT'L (AA)	10,000.00
Feb 27	INTEREST PAID	5.93

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance
Feb 23	13,005.99	Feb 27	13,011.92



**Bank**

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Miami, FL 33131

Return Service Requested

00020974 FBBA1D02282615565300 01 000000000 0000000 003

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	02/27/2026
Statement Thru Date	03/01/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 02/01/2026	\$3,046.47
+ Deposits and Credits (1)	\$2,051.77
- Withdrawals and Debits (2)	\$2,000.00
Ending Balance as of 02/28/2026	\$3,098.24
Service Charges for Period	\$0.00
Average Balance for Period	\$3,556.00
Minimum Balance for Period	\$3,046.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Feb 04	RICARDO MORANDIM/TX REAL ST WISE INC*30 W 26TH STREET\ RICARDO MORANDIM	2,051.77

ATM/POS TRANSACTION SUMMARY

Date	Description	Deposits	Withdrawals
Feb 10	ACCT-TO-ACCT TRANSFER BB AMERICAS BANK 1221 BRICKELL AVE MIAMI FL 02/09 16:25 1-855-377-2555 ZELLE WRAREAESTATE		1,000.00





P.O. Box 15284
Wilmington, DE 19850

VISTALAKE USA CAPITAL CORP
806 VERONA ST
STE 1
KISSIMMEE, FL 34741

Business Advantage

Customer service information

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Business Advantage Fundamentals™ Banking

for February 27, 2026 to February 28, 2026 Account number: 8981 6729 5591

VISTALAKE USA CAPITAL CORP

Account summary

Beginning balance on February 27, 2026	\$0.00	# of deposits/credits: 0
Deposits and other credits	0.00	# of withdrawals/debits: 0
Withdrawals and other debits	-0.00	# of items-previous cycle ¹ : 0
Checks	-0.00	# of days in cycle: 2
Service fees	-0.00	Average ledger balance: \$0.00
Ending balance on February 28, 2026	\$0.00	¹ Includes checks paid, deposited items and other debits

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SSM-01-25-0486.B | 7857446

**Bank**

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Return Service Requested

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RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX0724
Statement Date	03/31/2026
Statement Thru Date	03/31/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

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PERSONAL MONEY MARKET**Account Number: XXXXXX0724****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 03/01/2026	\$13,011.92
+ Deposits and Credits (3)	\$54,850.62
- Withdrawals and Debits (9)	\$63,231.00
Ending Balance as of 03/31/2026	\$4,631.54
Service Charges for Period	\$0.00
Minimum Balance for Period	\$3,011.00

Earnings Summary

Interest Paid for Period Ending 03/31/2026	\$16.62
Interest Paid Year to Date	\$25.97
Annual Percentage Yield Earned (APYE)	1.60%
Average Balance for APYE	\$12,328.82
Number of Days for APYE	31

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Mar 19	ORIG:RICARDO MORANDIM TRN:P202603190028362	25,000.00
Mar 20	ORIG:RICARDO MORANDIM TRN:P202603200167513	29,834.00
Mar 31	INTEREST PAID	16.62

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Mar 09	INTERNET TRANSFER TO 7151	3,000.00
Mar 11	APP INTERNAL TRANSFER TO *****7151	7,000.00
Mar 19	INCOMING WIRE FEE-P202603190028362	15.00
Mar 20	INTERNET TRANSFER TO 7151	3,000.00
Mar 20	INCOMING WIRE FEE-P202603200167513	15.00
Mar 23	TRANSFER TO E-CD ***7288	50,000.00



**Bank**

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Return Service Requested

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RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	03/31/2026
Statement Thru Date	03/31/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 03/01/2026	\$3,098.24
+ Deposits and Credits (4)	\$62,700.00
- Withdrawals and Debits (12)	\$63,058.56
Ending Balance as of 03/31/2026	\$2,739.68
Service Charges for Period	\$0.00
Average Balance for Period	\$2,665.00
Minimum Balance for Period	\$239.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Mar 09	INTERNET TRANSFER FROM 0724	3,000.00
Mar 11	APP INTERNAL TRANSFER FROM *****0724	7,000.00
Mar 20	INTERNET TRANSFER FROM 0724	3,000.00
Mar 24	5448-RICARDO MORANDIM LOAN PROCEED	49,700.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Mar 10	BENE:MARION COUNTRY FLORIDA CLERCK OF TH TRN:P202603100009760	1,500.00
Mar 10	OUTGOING WIRE FEE-P202603100009760	25.00
Mar 12	BENE:MARION COUNT FLORIDA CLERK OF THE C TRN:P202603120009733	11,161.20
Mar 12	OUTGOING WIRE FEE-P202603120009733	25.00
Mar 24	5448-RICARDO MORANDIM DOC STAMP	175.00
Mar 24	BENE:VISTALAKE USA CAPITAL CORP TRN:P202603240039769	50,000.00
Mar 24	OUTGOING WIRE FEE-P202603240039769	25.00



Deposits and other credits

Date	Description	Amount
03/09/26	WIRE TYPE:WIRE IN DATE: 260309 TIME:1109 ET TRN:2026030900451643 SEQ:20260309MMQFMPD+/000109 ORIG:1/Renato Morandim ID:9690090000092065 SND BK: EVOLVE BANK & TRUST ID:084106768 PMT DET:FSObdTqPD HCXID6Vtrans venda 35k reais em 09032026 /CATPURP/	6,454.40
03/23/26	Zelle payment from RICARDO MORANDIM Conf# 03BT1ULJF	150.00
03/23/26	Zelle payment from RICARDO MORANDIM Conf# 0UBG1HLJF	1.00
03/24/26	WIRE TYPE:WIRE IN DATE: 260324 TIME:1055 ET TRN:2026032400432395 SEQ:0000734844/000160 ORIG:RICARDO MORANDIM ID:1000187151 SND BK:BANCO D O BRASIL AMERICAS ID:067012688 PMT DET:/CATPURP/CT RC /LOCINS/CTRC	50,000.00
03/31/26	Counter Credit	472.24
Total deposits and other credits		\$57,077.64

Withdrawals and other debits

Date	Description	Amount
03/18/26	CHARLOTTE COUNTY DES:PURCHASE ID:1914933-42990 INDN:VISTALAKE USA CAPITAL CO ID:2330903620 CCD	-1,400.00
03/24/26	WIRE TYPE:BOOK OUT DATE:260324 TIME:1217 ET TRN:2026032400476679 RELATED REF:603648330 BNF:CHARLOTTE COUNTY CLERK OF ID:898017372836 PMT DET:PURCHASE A LOTE FROM AUCTION OF CHA	-18,114.30
03/27/26	ATT DES:PAYMENT ID:XXXXXXXXXEPAYQ INDN:Ricardo Morandim CO ID:9864031004 PPD	-122.41
Total withdrawals and other debits		-\$19,636.71

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SSM-11-25-0293.B | 8604277

**Bank**

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Miami, FL 33131

Return Service Requested

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RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX0724
Statement Date	04/30/2026
Statement Thru Date	04/30/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

Customer Service - USA	1-855-377-2555
Customer Service - International	1-305-350-1100

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PERSONAL MONEY MARKET**Account Number: XXXXXX0724****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 04/01/2026	\$4,631.54
+ Deposits and Credits (2)	\$503.88
- Withdrawals and Debits (3)	\$4,020.00
Ending Balance as of 04/30/2026	\$1,115.42
Service Charges for Period	\$20.00
Minimum Balance for Period	\$631.00

Earnings Summary

Interest Paid for Period Ending 04/30/2026	\$3.88
Interest Paid Year to Date	\$29.85
Annual Percentage Yield Earned (APYE)	1.35%
Average Balance for APYE	\$3,514.87
Number of Days for APYE	30

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Apr 28	INTERNET TRANSFER FROM 7151	500.00
Apr 30	INTEREST PAID	3.88

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Apr 21	INTERNET TRANSFER TO 7151	1,500.00
Apr 23	INTERNET TRANSFER TO BUSINESS GOLD CHECK	2,500.00
Apr 30	MAINTENANCE FEE	20.00

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Apr 21	3,131.54	Apr 28	1,131.54	Apr 30	1,115.42
Apr 23	631.54				



**Bank**

1221 Brickell Avenue • Suite 2200
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Return Service Requested

00020681 FBBA1D05012604180800 01 000000000 0000000 003

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number XXXXXX7151
Statement Date 04/30/2026
Statement Thru Date 04/30/2026
Check/Items Enclosed 0
Page 1

Customer Service Information

 Customer Service - USA 1-855-377-2555
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PERSONAL GOLD GLOBAL

Account Number: XXXXXX7151

Account Owner(s): RICARDO MORANDIM

Balance Summary

Beginning Balance as of 04/01/2026	\$2,739.68
+ Deposits and Credits (5)	\$32,732.09
- Withdrawals and Debits (9)	\$29,989.27
Ending Balance as of 04/30/2026	\$5,482.50
Service Charges for Period	\$0.00
Average Balance for Period	\$1,617.00
Minimum Balance for Period	\$212.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Apr 21	INTERNET TRANSFER FROM 0724	1,500.00
Apr 28	ORIG:VENETO USA CAPITAL CORP TRN:P202604280005669	332.09
Apr 28	ORIG:VENETO USA CAPITAL CORP TRN:P202604280005644	15,100.00
Apr 29	ORIG:VENETO USA CAPITAL CORP TRN:P202604290001689	10,800.00
Apr 30	ORIG:INTER & CO PAYMENTS, INC CLIENTS FU TRN:P202604300105768	5,000.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Apr 13	INTERNET TRANSFER TO BUSINESS GOLD CHECK	2,500.00
Apr 23	LOAN PAYMENT XFER	929.27
Apr 28	INTERNET TRANSFER TO 0724	500.00
Apr 28	INTERNET TRANSFER TO BUSINESS GOLD CHECK	15,500.00
Apr 28	INCOMING WIRE FEE-P202604280005669	15.00
Apr 28	INCOMING WIRE FEE-P202604280005644	15.00



**Bank**

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VISTALAKE USA CAPITAL CORP

146 SPRING DR
ROTONDA WEST FL 33947

Account Number	XXXXXX5835
Statement Date	04/30/2026
Statement Thru Date	04/30/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
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IMPORTANT MESSAGE(S)

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BUSINESS GOLD CHECKING**Account Number: XXXXXX5835****Account Owner(s): VISTALAKE USA CAPITAL CORP****Balance Summary**

Beginning Balance as of 04/08/2026	\$0.00
+ Deposits and Credits (4)	\$31,000.00
- Withdrawals and Debits (6)	\$16,856.00
Ending Balance as of 04/30/2026	\$14,144.00
Service Charges for Period	\$0.00
Average Balance for Period	\$2,485.00
Minimum Balance for Period	\$1,269.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Apr 13	INTERNET TRANSFER FROM RICARDO MORA-7151	2,500.00
Apr 23	INTERNET TRANSFER FROM RICARDO MORA-0724	2,500.00
Apr 28	INTERNET TRANSFER FROM RICARDO MORA-7151	15,500.00
Apr 29	INTERNET TRANSFER FROM RICARDO MORA-7151	10,500.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Apr 13	BENE:CLERCK OF COURT MARION TRN:P202604130026148	706.00
Apr 13	OUTGOING WIRE FEE-P202604130026148	25.00
Apr 23	TRANSFER TO CD XXXX7905	3,000.00
Apr 28	BENE:VENETO USA CAPITAL CORP TRN:P202604280079029	12,500.00
Apr 28	OUTGOING WIRE FEE-P202604280079029	25.00
Apr 30	CHARLOTTE COUNTY/PURCHASE 1923548-42990 VISTALAKE USA CAPITAL	600.00



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

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RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	05/29/2026
Statement Thru Date	05/31/2026
Check/Items Enclosed	0
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Customer Service Information

Customer Service - USA	1-855-377-2555
Customer Service - International	1-305-350-1100

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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 05/01/2026	\$5,482.50
+ Deposits and Credits (4)	\$22,705.00
- Withdrawals and Debits (6)	\$27,774.27
Ending Balance as of 05/31/2026	\$413.23
Service Charges for Period	\$0.00
Average Balance for Period	\$3,595.00
Minimum Balance for Period	\$413.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
May 01	ORIG:INTER & CO PAYMENTS, INC CLIENTS FU TRN:P202605010045340	6,000.00
May 04	ORIG:INTER & CO PAYMENTS, INC CLIENTS FU TRN:P202605040033343	1,500.00
May 12	ORIG:RENATO MORANDIM TRN:P202605120119408	15,000.00
May 19	ORIG:RICARDO MORANDIM TRN:P202605190093096	205.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
May 01	INCOMING WIRE FEE-P202605010045340	15.00
May 04	INCOMING WIRE FEE-P202605040033343	15.00
May 06	INTERNET TRANSFER TO BUSINESS GOLD CHECK	12,500.00
May 12	INCOMING WIRE FEE-P202605120119408	15.00
May 14	INTERNET TRANSFER TO BUSINESS GOLD CHECK	14,300.00
May 26	LOAN PAYMENT XFER	929.27



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00061792 FBBA1D05302606413300 01 000000000 0000000 003

VISTALAKE USA CAPITAL CORP
146 SPRING DR
ROTONDA WEST FL 33947

Account Number	XXXXXX5835
Statement Date	05/29/2026
Statement Thru Date	05/31/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

Go Green! Go Paperless. Log into BB Americas Online Banking and enroll in e-Statements. With e-Statements you can view, download or print an electronic version of your statement at any time.

BUSINESS GOLD CHECKING

Account Number: XXXXXX5835

Account Owner(s): VISTALAKE USA CAPITAL CORP

Balance Summary

Beginning Balance as of 05/01/2026	\$14,144.00
+ Deposits and Credits (2)	\$26,800.00
- Withdrawals and Debits (4)	\$25,125.50
Ending Balance as of 05/31/2026	\$15,818.50
Service Charges for Period	\$0.00
Average Balance for Period	\$12,016.00
Minimum Balance for Period	\$1,518.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
May 06	INTERNET TRANSFER FROM RICARDO MORA-7151	12,500.00
May 14	INTERNET TRANSFER FROM RICARDO MORA-7151	14,300.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
May 05	BENE:CLERK OF THE CIRCUIT COURT TRN:P202605050088237	10,075.50
May 05	OUTGOING WIRE FEE-P202605050088237	25.00
May 07	BENE:VENETO USA CAPITAL CORP TRN:P202605070041314	15,000.00
May 07	OUTGOING WIRE FEE-P202605070041314	25.00



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00020297 FBBA1D07012603402400 01 000000000 0000000 002

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	06/30/2026
Statement Thru Date	06/30/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 06/01/2026	\$413.23
+ Deposits and Credits (2)	\$4,000.00
- Withdrawals and Debits (1)	\$929.27
Ending Balance as of 06/30/2026	\$3,483.96
Service Charges for Period	\$0.00
Average Balance for Period	\$2,165.00
Minimum Balance for Period	\$413.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Jun 03	ORIG:RICARDO MORANDIM TRN:P202606030013226	2,000.00
Jun 29	ORIG:RICARDO MORANDIM TRN:P202606290064379	2,000.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Jun 23	LOAN PAYMENT XFER	929.27

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Jun 03	2,413.23	Jun 23	1,483.96	Jun 29	3,483.96



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00058099 FBBA1D08012603154200 01 000000000 0000000 002

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX0724
Statement Date	07/31/2026
Statement Thru Date	08/02/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

Customer Service - USA	1-855-377-2555
Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

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PERSONAL MONEY MARKET**Account Number: XXXXXX0724****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 07/01/2026	\$1,117.92
+ Deposits and Credits (2)	\$20,602.38
- Withdrawals and Debits (2)	\$20,025.00
Ending Balance as of 07/31/2026	\$1,695.30
Service Charges for Period	\$0.00
Minimum Balance for Period	\$1,117.00

Earnings Summary

Interest Paid for Period Ending 07/31/2026	\$2.38
Interest Paid Year to Date	\$34.73
Annual Percentage Yield Earned (APYE)	1.46%
Average Balance for APYE	\$1,930.82
Number of Days for APYE	31

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Jul 23	INTERNET TRANSFER FROM VISTALAKE US-5835	20,600.00
Jul 31	INTEREST PAID	2.38

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Jul 24	BENE:RENATO MORANDIM TRN:P202607240011471	20,000.00
Jul 24	OUTGOING WIRE FEE-P202607240011471	25.00

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Jul 23	21,717.92	Jul 24	1,692.92	Jul 31	1,695.30



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00020205 FBBA1D08012603154200 01 000000000 0000000 003

RICARDO MORANDIM
RUA WINIFRED 200
191 VILA CARRAO
SAO PAULO SP 03424010
BRAZIL

Account Number	XXXXXX7151
Statement Date	07/31/2026
Statement Thru Date	08/02/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

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PERSONAL GOLD GLOBAL**Account Number: XXXXXX7151****Account Owner(s): RICARDO MORANDIM****Balance Summary**

Beginning Balance as of 07/01/2026	\$3,483.96
+ Deposits and Credits (2)	\$49,996.00
- Withdrawals and Debits (7)	\$51,678.93
Ending Balance as of 07/31/2026	\$1,801.03
Service Charges for Period	\$0.00
Average Balance for Period	\$6,339.00
Minimum Balance for Period	\$1,801.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Jul 02	ORIG:RENATO MORANDIM TRN:P202607020129075	20,000.00
Jul 08	ORIG:RICARDO MORANDIM TRN:P202607080046473	29,996.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Jul 01	BANCO DO BRASIL/VISA PAY F 286404851 MORANDIM, RICARDO	685.96
Jul 02	INCOMING WIRE FEE-P202607020129075	15.00
Jul 08	INTERNET TRANSFER TO BUSINESS GOLD CHECK	50,000.00
Jul 08	INCOMING WIRE FEE-P202607080046473	15.00
Jul 23	LOAN PAYMENT XFER	929.27



**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00060943 FBBA1D08012603154200 01 000000000 0000000 002

VISTALAKE USA CAPITAL CORP
146 SPRING DR
ROTONDA WEST FL 33947

Account Number	XXXXXX5835
Statement Date	07/31/2026
Statement Thru Date	08/02/2026
Check/Items Enclosed	0
Page	1

Customer Service Information

 Customer Service - USA	1-855-377-2555
 Customer Service - International	1-305-350-1100

IMPORTANT MESSAGE(S)

Go Green! Go Paperless. Log into BB Americas Online Banking and enroll in e-Statements. With e-Statements you can view, download or print an electronic version of your statement at any time.

BUSINESS GOLD CHECKING**Account Number: XXXXXX5835****Account Owner(s): VISTALAKE USA CAPITAL CORP****Balance Summary**

Beginning Balance as of 07/01/2026	\$15,818.50
+ Deposits and Credits (1)	\$50,000.00
- Withdrawals and Debits (1)	\$20,600.00
Ending Balance as of 07/31/2026	\$45,218.50
Service Charges for Period	\$0.00
Average Balance for Period	\$48,547.00
Minimum Balance for Period	\$15,818.00

DEPOSITS AND OTHER CREDITS

Date	Description	Deposits
Jul 08	INTERNET TRANSFER FROM RICARDO MORA-7151	50,000.00

DEBITS AND OTHER WITHDRAWALS

Date	Description	Withdrawals
Jul 23	INTERNET TRANSFER TO PERSONAL MONEY MARK	20,600.00

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance
Jul 08	65,818.50	Jul 23	45,218.50



Acordo de Prestação de Serviços – Empresa nos EUA

Nome deste arquivo: avros-vistalake-office-d.docx

Atualizado em: 15 de dezembro de 2025

AVROS

AVROS Corporation
806 Verona Street, Suite 1
Kissimmee, Florida 34741
Estados Unidos

CLIENTE

VistaLake USA Capital Corp
Mr. Ricardo Morandim

Escopo de nossos serviços

- Solicitar a constituição da empresa.
- Prestar apoio ao CLIENTE para preparar o Estatuto Social, atas de Assembleias e Certificado de Ações para cada sócio.
- Solicitar registros federais (EIN, EFTPS, BOIR).
- Disponibilizar o endereço (comercial, administrativo e postal), para fins corporativos, fiscais, contábeis, bancários, cadastrais, regulatórios, de licenciamento, e de recebimento de correspondências.
- Cumprir exigências legais da função "Registered Agent".

Tarefas no primeiro trimestre de cada ano

- Preparar declarações (federais e estaduais) de imposto de renda.
- Renovar registros estaduais e licenças da empresa.

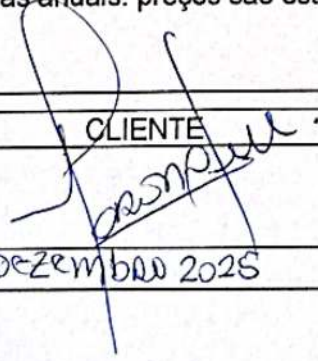
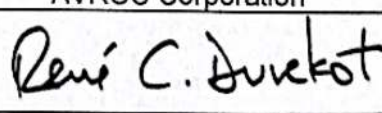
Termos e condições

- AVROS não é advocacia e não presta serviços legais.
- Este Acordo é válido até que uma das Partes solicite sua rescisão.
- Cliente pode solicitar rescisão com seis meses de aviso prévio.

Preços (em US\$)

- Tarefas iniciais, corporativo, pago no Aceite: \$ 775.
- Mensalidade inicial: \$ 35/mês (até CLIENTE receber visto de residência nos EUA).
- Mensalidade após CLIENTE ter recebido visto: \$ 200/mês.
- Tarefas anuais: preços são estabelecidos ao final de cada ano.

Aceite

CLIENTE	AVROS Corporation
	
Data: 10 de dezembro de 2025	Data: 10 de dezembro de 2025

De: Tatiane Morais Cheyne <Tatiane.MoraisCheyne@iwgplc.com>

Assunto: Your customised proposal

Data: 28 de maio de 2026 às 17:11:55 BRT

Para: ricardoprint@icloud.com

Cc: Tatiane.MoraisCheyne@iwgplc.com

YOUR CUSTOMISED PROPOSAL

Hello,

Thank you so much for taking the time to speak to me. Based on what you told me about your requirements, I've created a customised proposal which you can find below.

I'm looking forward to hearing what you think. Click the view details button next to the option you would like to move forward with. If you have any questions drop me an email or call +1 833-380-0243 and I would be very happy to share more information.

Kind regards

Tatiane Morais Cheyne

Sales Agent

+18006334237

Tatiane.MoraisCheyne@iwgplc.com



1

FL, ALTAMONTE SPRINGS - OSCEOLA STREET



452 Osceola Street, Altamonte Springs, Florida 32701

**External
Standard
Office**

Original price ~~\$812.00~~

OFFICE
NO. 207

Up to 3 desks

01 Jul 2026

12 months

Your Price

\$466.90
Per month

[VIEW DETAILS](#)

MORE DETAILS

- Find all that your business is looking for with premium office space in Altamonte Springs, just 11.4 miles from Orlando
- Get to know industries like finance, retail and the many others that have made a home in Florida whilst setting up in ready-to-use coworking space
- Adapt whole floors to fit with your business's branding and take a seat amongst your team in the open-plan offices



Solution created by: Tatiane Morais Cheyne and prices valid for 3 business days. Inventory based on availability.
Prices exclude local tax.

If you have any questions or would like more information
give us a call on **+1 833-380-0243**.



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IWG plc (société anonyme) Head Office: 26 Boulevard Royal, L-2449 Luxembourg R.C.S. Luxembourg B: 141159.
Registered Office: 22 Grenville Street, St Helier, Jersey, JE4 8PX, Channel Islands Jersey Registered Number: 101523



Exclusive Right of Sale Listing Agreement

This Exclusive Right of Sale Listing Agreement ("Agreement") is between

VistaLake USA Capital Corp by Ricardo Morandim ("Seller")

and brokerage WRA Real Estate Solutions LLC ("Broker").

1. Authority to Sell Property: Seller gives Broker the EXCLUSIVE RIGHT TO SELL the real and personal property (collectively "Property") described below, at the price and terms described below, beginning Apr 08, 2026 and terminating at 11:59 p.m. on Apr 07, 2027 ("Termination Date"). Upon full execution of a contract for sale and purchase of the Property, all rights and obligations of this Agreement will automatically extend through the date of the actual closing of the sales contract. Seller and Broker acknowledge that this Agreement does not guarantee a sale. This Property will be offered to any person without regard to race, color, religion, sex, handicap, familial status, national origin, or any other factor protected by federal, state, or local law. Seller certifies and represents that she/he/it is legally entitled to convey the Property and all improvements.

2. Description of Property:

(a) **Street Address:** 14505 Dania Avenue, Port Charlotte, FL 33953

Legal Description: PCH 032 2473 0011

☐ See Attachment

(b) **Personal Property, including appliances:**

☐ See Attachment

(c) **Occupancy:**

Property ☐ is ☐ is not currently occupied by a tenant. If occupied, the lease term expires

3. Price and Terms: The property is offered for sale on the following terms or on other terms acceptable to Seller:

(a) **Price:** \$ \$ 35,000.00

(b) **Financing Terms:** ☒ Cash ☐ Conventional ☐ VA ☐ FHA ☐ Other (specify)

☒ **Seller Financing:** Seller will hold a purchase money mortgage in the amount of \$ with the following terms:

☐ **Assumption of Existing Mortgage:** Buyer may assume existing mortgage for \$ plus an assumption fee of \$. The mortgage is for a term of years beginning in

at an interest rate of % ☐ fixed ☐ variable (describe)

Lender approval of assumption ☐ is required ☐ is not required ☐ unknown. **Notice to Seller: (1)** You may remain liable for an assumed mortgage for a number of years after the Property is sold. Check with your lender to determine the extent of your liability. Seller will ensure that all mortgage payments and required escrow deposits are current at the time of closing and will convey the escrow deposit to the buyer at closing.

(2) Extensive regulations affect Seller financed transactions. It is beyond the scope of a real estate licensee's authority to determine whether the terms of your Seller financing agreement comply with all applicable laws or whether you must be registered and/or licensed as a loan originator before offering Seller financing. You are advised to consult with a legal or mortgage professional to make this determination.

(c) **Seller Expenses:** Seller will pay mortgage discount, other closing costs, or concessions not to exceed \$, and any other expenses Seller agrees to pay in connection with a transaction.

4. Broker Obligations: Broker agrees to make diligent and continued efforts to sell the Property in accordance with this Agreement until a sales contract is pending on the Property. This includes, except when not in Seller's best interests, cooperating and communicating with other brokers and making the property available for showings.

5. Multiple Listing Service: Placing the Property in a multiple listing service (the "MLS") is beneficial to Seller because the Property will be exposed to a large number of potential buyers. As an MLS participant, Broker is obligated to enter the Property into the MLS within one (1) business day of marketing the Property to the public (see Paragraph 6(a)) or as necessary to comply with local MLS rule(s). This listing will be published accordingly in the MLS unless Seller directs Broker otherwise in writing. (See paragraph 6(b)(i)). Seller authorizes Broker to report to the MLS this listing information and price, terms, and financing information on any resulting sale for use by authorized Board / Association members and MLS participants and subscribers unless Seller directs Broker

Seller (BM-SIGNED) () and Broker/Authorized Associate (BM-SIGNED) () acknowledge receipt of a copy of this page, which is Page 1 of 5. The Parties acknowledge this form should not be used to share offers of compensation to buyer brokers or other buyer representatives via any field in the Multiple Listing Service.

ERS-21tb Rev 10/2025

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200 **Seller's Signature:**  _____ Date: Apr 10, 2026

201 Home Telephone: _____ Work Telephone: _____ Facsimile: _____

202 Address: _____

203 Email Address: _____

204 **Seller's Signature:** _____ Date: _____

205 Home Telephone: _____ Work Telephone: _____ Facsimile: _____

206 Address: _____

207 Email Address: _____

208 **Broker or Authorized Sales Associate:**  _____ Date: Apr 08, 2026

209 Brokerage Firm Name: WRA Real Estate Solutions LLC Telephone: (407) 512-1008

210 Address: 7065 Westpointe Blvd, Suite 102, Orlando, FL 32835

211 Copy returned to **Seller** on _____ by ☐ email ☐ facsimile ☐ mail ☐ personal delivery.

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Exclusive Right of Sale Listing Agreement



This Exclusive Right of Sale Listing Agreement ("Agreement") is between

VistaLake USA Capital Corp by Ricardo Morandim

("Seller")

and brokerage WRA Real Estate Solutions LLC

("Broker").

1. Authority to Sell Property: Seller gives Broker the EXCLUSIVE RIGHT TO SELL the real and personal property (collectively "Property") described below, at the price and terms described below, beginning Mar 18, 2026 and terminating at 11:59 p.m. on Mar 17, 2027 ("Termination Date"). Upon full execution of a contract for sale and purchase of the Property, all rights and obligations of this Agreement will automatically extend through the date of the actual closing of the sales contract. Seller and Broker acknowledge that this Agreement does not guarantee a sale. This Property will be offered to any person without regard to race, color, religion, sex, handicap, familial status, national origin, or any other factor protected by federal, state, or local law. Seller certifies and represents that she/he/it is legally entitled to convey the Property and all improvements.

2. Description of Property:

(a) **Street Address:** NE 239TH PL, FORT MC COY, FL 32134

Legal Description: SEE BELOW

☐ See Attachment

(b) **Personal Property, including appliances:**

☐ See Attachment

(c) **Occupancy:**

Property ☐ is ☒ is not currently occupied by a tenant. If occupied, the lease term expires

3. Price and Terms: The property is offered for sale on the following terms or on other terms acceptable to Seller:

(a) **Price:** \$ \$ 12,000.00

(b) **Financing Terms:** ☒ Cash ☐ Conventional ☐ VA ☐ FHA ☐ Other (specify)

☒ **Seller Financing:** Seller will hold a purchase money mortgage in the amount of \$ with the following terms:

☐ **Assumption of Existing Mortgage:** Buyer may assume existing mortgage for \$ plus an assumption fee of \$. The mortgage is for a term of years beginning in

at an interest rate of % ☐ fixed ☐ variable (describe)

Lender approval of assumption ☐ is required ☐ is not required ☐ unknown. **Notice to Seller: (1)** You may remain liable for an assumed mortgage for a number of years after the Property is sold. Check with your lender to determine the extent of your liability. Seller will ensure that all mortgage payments and required escrow deposits are current at the time of closing and will convey the escrow deposit to the buyer at closing.

(2) Extensive regulations affect Seller financed transactions. It is beyond the scope of a real estate licensee's authority to determine whether the terms of your Seller financing agreement comply with all applicable laws or whether you must be registered and/or licensed as a loan originator before offering Seller financing. You are advised to consult with a legal or mortgage professional to make this determination.

(c) **Seller Expenses:** Seller will pay mortgage discount, other closing costs, or concessions not to exceed \$, and any other expenses Seller agrees to pay in connection with a transaction.

4. Broker Obligations: Broker agrees to make diligent and continued efforts to sell the Property in accordance with this Agreement until a sales contract is pending on the Property. This includes, except when not in Seller's best interests, cooperating and communicating with other brokers and making the property available for showings.

5. Multiple Listing Service: Placing the Property in a multiple listing service (the "MLS") is beneficial to Seller because the Property will be exposed to a large number of potential buyers. As an MLS participant, Broker is obligated to enter the Property into the MLS within one (1) business day of marketing the Property to the public (see Paragraph 6(a)) or as necessary to comply with local MLS rule(s). This listing will be published accordingly in the MLS unless Seller directs Broker otherwise in writing. (See paragraph 6(b)(i)). Seller authorizes Broker to report to the MLS this listing information and price, terms, and financing information on any resulting sale for use by authorized Board / Association members and MLS participants and subscribers unless Seller directs Broker

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200 **Seller's Signature:**  _____ Date: May 04, 2026

201 Home Telephone: _____ Work Telephone: _____ Facsimile: _____

202 Address: _____

203 Email Address: _____

204 **Seller's Signature:** _____ Date: _____

205 Home Telephone: _____ Work Telephone: _____ Facsimile: _____

206 Address: _____

207 Email Address: _____

208 **Broker or Authorized Sales Associate:**  _____ Date: May 04, 2026

209 Brokerage Firm Name: WRA Real Estate Solutions LLC Telephone: (407) 512-1008

210 Address: 7065 Westpointe Blvd, Suite 102, Orlando, FL 32835

211 Copy returned to **Seller** on _____ by ☐ email ☐ facsimile ☐ mail ☐ personal delivery.

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Exclusive Right of Sale Listing Agreement

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VistaLake USA Capital Corp by Ricardo Morandim

("Seller")

and brokerage WRA Real Estate Solutions LLC

("Broker").

1. Authority to Sell Property: Seller gives Broker the EXCLUSIVE RIGHT TO SELL the real and personal property (collectively "Property") described below, at the price and terms described below, beginning Jan 30, 2026 and terminating at 11:59 p.m. on Jan 29, 2027 ("Termination Date"). Upon full execution of a contract for sale and purchase of the Property, all rights and obligations of this Agreement will automatically extend through the date of the actual closing of the sales contract. Seller and Broker acknowledge that this Agreement does not guarantee a sale. This Property will be offered to any person without regard to race, color, religion, sex, handicap, familial status, national origin, or any other factor protected by federal, state, or local law. Seller certifies and represents that she/he/it is legally entitled to convey the Property and all improvements.

2. Description of Property:

(a) Street Address: 331 W WALTZ AVE, DELAND, FL 32270

Legal Description: LOT 17 SUB S 1/2 BLK 15 HOWRYS ADD DELAND PER OR 4502 PG 116 3 PER OR 7503 PGS 2964-2967 INC PER OR 8803 PG 0656

☐ See Attachment

(b) Personal Property, including appliances: _____

☐ See Attachment

(c) Occupancy:

Property ☐ is ☒ is not currently occupied by a tenant. If occupied, the lease term expires _____.

3. Price and Terms: The property is offered for sale on the following terms or on other terms acceptable to Seller:

(a) Price: \$ \$ 30,000.00

(b) Financing Terms: ☒ Cash ☐ Conventional ☐ VA ☐ FHA ☐ Other (specify) _____

☒ Seller Financing: Seller will hold a purchase money mortgage in the amount of \$ _____ with the following terms: to be agreed with buyer

☐ Assumption of Existing Mortgage: Buyer may assume existing mortgage for \$ _____ plus an assumption fee of \$ _____. The mortgage is for a term of _____ years beginning in _____, at an interest rate of _____ % ☐ fixed ☐ variable (describe) _____.

Lender approval of assumption ☐ is required ☐ is not required ☐ unknown. **Notice to Seller: (1)** You may remain liable for an assumed mortgage for a number of years after the Property is sold. Check with your lender to determine the extent of your liability. Seller will ensure that all mortgage payments and required escrow deposits are current at the time of closing and will convey the escrow deposit to the buyer at closing.

(2) Extensive regulations affect Seller financed transactions. It is beyond the scope of a real estate licensee's authority to determine whether the terms of your Seller financing agreement comply with all applicable laws or whether you must be registered and/or licensed as a loan originator before offering Seller financing. You are advised to consult with a legal or mortgage professional to make this determination.

(c) Seller Expenses: Seller will pay mortgage discount, other closing costs, or concessions not to exceed \$ _____, and any other expenses Seller agrees to pay in connection with a transaction.

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203 Email Address: _____

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205 Home Telephone: _____ Work Telephone: _____ Facsimile: _____

206 Address: _____

207 Email Address: _____

208 **Broker or Authorized Sales Associate:**  _____ Date: Jan 30, 2026

209 Brokerage Firm Name: WRA Real Estate Solutions LLC Telephone: (407) 512-1008

210 Address: 7065 Westpointe Blvd, Suite 102, Orlando, FL 32835

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VistaLake USA Capital Corp by Ricardo Morandim

("Seller")

and brokerage WRA Real Estate Solutions LLC

("Broker").

1. Authority to Sell Property: Seller gives Broker the EXCLUSIVE RIGHT TO SELL the real and personal property (collectively "Property") described below, at the price and terms described below, beginning Jan 30, 2026 and terminating at 11:59 p.m. on Jan 29, 2027 ("Termination Date"). Upon full execution of a contract for sale and purchase of the Property, all rights and obligations of this Agreement will automatically extend through the date of the actual closing of the sales contract. Seller and Broker acknowledge that this Agreement does not guarantee a sale. This Property will be offered to any person without regard to race, color, religion, sex, handicap, familial status, national origin, or any other factor protected by federal, state, or local law. Seller certifies and represents that she/he/it is legally entitled to convey the Property and all improvements.

2. Description of Property:

(a) Street Address: 1712 Ansley Ct, Deltona, FL 32725

Legal Description: LOT 24 BLK 81 DELTONA LAKES UNIT 3 MB 25 PGS 105-120 INC PER OR 2430 PG 0447 PER OR 6427 PG 3409 PER OR 7731

PG 0902 PER OR 8803 PG 0686

☐ See Attachment

(b) Personal Property, including appliances: _____

☐ See Attachment

(c) Occupancy:

Property ☐ is ☒ is not currently occupied by a tenant. If occupied, the lease term expires _____.

3. Price and Terms: The property is offered for sale on the following terms or on other terms acceptable to Seller:

(a) Price: \$ \$ 30,000.00

(b) Financing Terms: ☒ Cash ☐ Conventional ☐ VA ☐ FHA ☐ Other (specify) _____

☒ Seller Financing: Seller will hold a purchase money mortgage in the amount of \$ _____ with the following terms: To be discussed with buyer

☐ Assumption of Existing Mortgage: Buyer may assume existing mortgage for \$ _____ plus an assumption fee of \$ _____. The mortgage is for a term of _____ years beginning in _____, at an interest rate of _____ % ☐ fixed ☐ variable (describe) _____.

Lender approval of assumption ☐ is required ☐ is not required ☐ unknown. **Notice to Seller: (1)** You may remain liable for an assumed mortgage for a number of years after the Property is sold. Check with your lender to determine the extent of your liability. Seller will ensure that all mortgage payments and required escrow deposits are current at the time of closing and will convey the escrow deposit to the buyer at closing.

(2) Extensive regulations affect Seller financed transactions. It is beyond the scope of a real estate licensee's authority to determine whether the terms of your Seller financing agreement comply with all applicable laws or whether you must be registered and/or licensed as a loan originator before offering Seller financing. You are advised to consult with a legal or mortgage professional to make this determination.

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206 Address: _____

207 Email Address: _____

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210 Address: 7065 Westpointe Blvd, Suite 102, Orlando, FL 32835

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2. Description of Property:

(a) **Street Address:** 29411 PEACE RIVER SHORES BLVD., PUNTA GORDA, FL 33982

Legal Description: PRS 007 000C 0010

☐ See Attachment

(b) **Personal Property, including appliances:**

☐ See Attachment

(c) **Occupancy:**

Property ☐ is ☒ is not currently occupied by a tenant. If occupied, the lease term expires

3. Price and Terms: The property is offered for sale on the following terms or on other terms acceptable to Seller:

(a) **Price:** \$ \$ 17,000.00

(b) **Financing Terms:** ☒ Cash ☐ Conventional ☐ VA ☐ FHA ☐ Other (specify)

☒ **Seller Financing:** Seller will hold a purchase money mortgage in the amount of \$ with the following terms: to be discussed with buyer

☐ **Assumption of Existing Mortgage:** Buyer may assume existing mortgage for \$ plus an assumption fee of \$. The mortgage is for a term of years beginning in

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2. Description of Property:

(a) Street Address: 146 SPRING DR, ROTONDA WEST, FL 33947

Legal Description: RHT 000 0000 1224

☐ See Attachment

(b) Personal Property, including appliances: _____

☐ See Attachment

(c) Occupancy:

Property ☐ is ☒ is not currently occupied by a tenant. If occupied, the lease term expires _____.

3. Price and Terms: The property is offered for sale on the following terms or on other terms acceptable to Seller:

(a) Price: \$ \$ 26,000.00

(b) Financing Terms: ☒ Cash ☐ Conventional ☐ VA ☐ FHA ☐ Other (specify) _____

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De: Cesar Pereira <land@kubruslybasso.com>

Assunto: Enc: Modelo Contrato e detalhamento de aporte

Data: 23 de abril de 2026 às 15:18:13 BRT

Para: RICARDO MORANDIM <ricardoprint@icloud.com>

Boa tarde Ricardo,

Conforme combinado segue minuta de contrato padrão para construção da casa modelo Manaca. Com o seu de acordo personalizaremos o contrato para assinatura.

Fico a disposição.



CÉSAR PEREIRA

Land Development Manager

(689) 317-8308

land@kubruslybasso.com

7065 Westpointe Blvd.

Suite 102, Orlando - FL

www.kubruslybasso.com



CONSTRUCTION CONTRACT

This Construction Contract is entered into on _____, by and between _____ LLC, a limited liability company, document number _____, EIN _____, existing according to Laws of the State of Florida, United States, with its office at _____, email: _____ herein represented in accordance with its articles of association (hereinafter referred to as the "Owner"), and **PRIME KUBRUSLY BASSO HOME LLC**, a limited liability company, document number L25000504242, EIN 41-2465934, CGC1538806, existing according to Laws of the State of Florida, United States, with its head office at 7065 Westpointe Blvd, Suite 102, Orlando, Florida, 32835, email: daniela@pkbhomes.com, (hereinafter referred to as the "Contractor").

RECITALS:

WHEREAS, Owner intends to build single-family residences on lands owned by him, with one floor, three bedrooms, two bathrooms and one garage for two cars (hereinafter referred to as the "House" in accordance with the project to be attached as Exhibit II, hereinafter the "Project" and desires to engage the Contractor to build the House in accordance with the Project and the Project Schedule as Exhibit III, at the addresses mentioned as Exhibit V; and

WHEREAS, Contractor is a duly licensed Florida General Contractor and has full authority, responsibility, and control to perform and manage the construction of the Houses, including the hiring and supervision of all subcontractors, suppliers, and service providers.

NOW, THEREFORE, in consideration of the mutual covenants and promises hereinafter contained, the parties agree as follows:

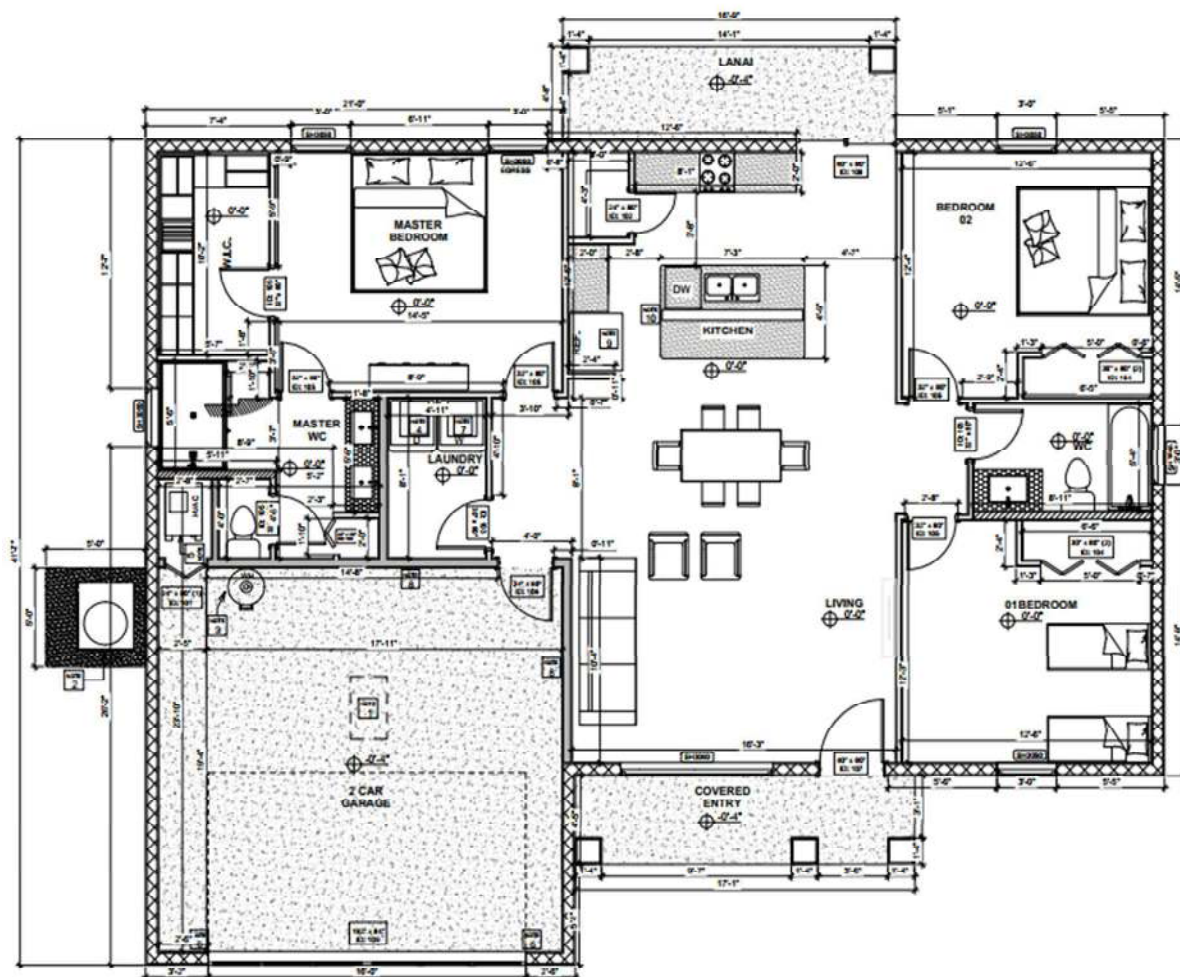
SCOPE: The Contractor shall act as the General Contractor for the Project and shall be fully responsible for the construction, supervision, coordination, scheduling, permitting, inspections, and completion of the Houses in accordance with the approved plans, applicable laws, and this Agreement.

- A. Size of Total Construction per House: 1,866 square feet
- B. Size of Total Living Space per House: 1,320 square feet

NATURE OF RELATIONSHIP – NO PARTNERSHIP / NO INVESTMENT

The Contractor is engaged solely as an independent, duly licensed General Contractor. Nothing in this Agreement shall be deemed to create or imply any partnership, joint venture, co-development arrangement, fiduciary relationship, agency, or investment relationship between the Owner and the Contractor. This Agreement is a construction services agreement only and shall not be construed as an investment contract, securities offering, or joint business venture of any kind.

EXHIBIT II: PROJECT.



MODEL MANACAS

EXHIBIT III: PROJECT SCHEDULE.

Phase 1 – Licenses, Surveying, Grade, Plumbing 1, Slab, Exterior Walls (2 to 4 months);

Phase 2 – Trusses, Roof, Windows (1 to 2 months);

Phase 3 – Wood Framing, HVAC, Electrical, Plumbing 2, Insulation, Doors (1 to 2 months);

Phase 4 – Dry Wall, Appliances, Interior and Exterior Finishes, Certificate of Occupancy (1 to 3 months).

EXHIBIT IV: BANK ACCOUNT (This is Contractor's general operating account only)

Wire Transfer Payment:

Bank of America

Beneficiary: PRIME KUBRUSLY BASSO HOME LLC

Swift/BIC: BOFAUS3N

Routing Number (Wire): 026009593

Account Number: 898165147997

EXHIBIT V: WORK ADDRESSES

- _____
- _____
- _____

EXHIBIT VI: VARIABLE CONSTRUCTION COST ITEMS – ESTIMATED STANDARD VALUES

The amounts below represent estimated standard values used for budgeting purposes only. Actual costs may vary based on site conditions, County or HOA requirements, utility providers, and market conditions, as described in Section 6 of this Agreement.

Item	Description	Estimated Cost
Sod/Grass	Supply and installation of sod/grass	\$ 3,312
Septic System	Standard septic system installation	\$ 10,500
Earthwork / Grading	Additional earthwork or grading	\$ 2,950
Electrical Utility Connection	Power connection / extended service	\$ 1,000
Water Utility Connection	Water connection / extended service	\$ 150
County Impact Fees	Impact fees assessed by County	\$ 18,612
Roofing Upgrade	Shingle base price	\$ 6,120
Owner-Requested Upgrades	Finishes/material upgrades	As requested plus 20% admin fee

Acknowledgment:

The Owner acknowledges that the above values are estimates only and agrees that actual costs shall be reconciled in accordance with Section 6 – Adjustments for Extraordinary Construction Costs.

EXHIBIT VII: SPECIFICATIONS

1. Quality Construction Features:

- a. Reinforce Concrete Block Construction.
- b. Reinforce Concrete Slab and Foundation.
- c. 2nd floor, if it exists, in wood frame.

2. Outside:

- a. Ventilated Aluminum, Soffits vinyl and Fascia Black.
- b. Concrete Driveway.
- c. Shingle color based is dark grey
- d. Landscape – Bahia Grass without Irrigation.

3. Inside Property:

- a. Level 1 – Vinyl, tile or similar
- b. R-30 Ceiling Insulation over Air-Conditioned Area.
- c. Solid Wood Windowsills.
- d. All Closets with Ventilated Wire Shelving.
- e. 6'8" Interior Doors with Kwikset Door Hardware.
- f. Decorative 3 1/4" Base Molding and 2 1/4" Casing Throughout.
- g. Central Air Conditioning with Thermostat.
- h. 40-Galon Electric Water Heater.
- i. All Hardware and fixture finishes are going to be defined by builder
- j. Hardwired Smoke and Carbon Monoxide Detectors with Battery Backup.

4. Kitchen:

- a. Appliance Stainless Steel or similar:
 - Refrigerator.
 - Range.
 - Microwave.
 - Dishwasher.
- b. Level 1 – 36" Wall Plywood Cabinets (White, Gray or other color).
- c. Level 1 – Granite or quartz Countertop.
- d. Kitchen Island Countertop without raised bar top
- e. One Bowl, Stainless Steel Sink.

5. Bathrooms:

- a. Level 1 – Ceramic Tile Shower Walls 12x24 or 11x23 or similar.
 - All bathrooms will get the Wall Tile on top of 9'4".
- b. Level 1 – 34" Vanities Plywood in All Bathrooms.
- c. Level 1 – Granite or quartz Countertop.

d. Level 1 – Porcelain Under Mount Vanity Sinks.

6. General:

- House is clean
- Vinyl is installed properly
- Tiles are installed properly
- Cabinets have no cracks or scratches
- Baseboards are well installed
- Drywall is enclosed
- Shelves are installed
- Mirrors are installed
- Walls are properly painted
- Appliances are properly installed and functioning

7. Electrical:

- All lights are functioning properly
- Bathroom lights are centered with the mirror and faucet
- Energy power switches are working properly
- Outlets are working properly
- Smoke and carbon monoxide detectors are installed and working

8. AC:

- AC unit is clean (on the upper and bottom part)
- AC filter is new
- AC is working properly

9. Plumbing:

- Hot water is working properly
- All faucets are well installed and functioning
- Flush is working properly
- Drains are not clogged
- There are no leaks in pipes or fixtures

10. Doors and Windows

- Electronic Lock is working properly (front door)
- All Baseboards and casings are properly installed
- All doors are in good condition
- All windows are opening properly
- Sliding glass door is opening properly
- Sliding glass door lock is installed
- Sliding glass door keys are available
- All windows and sliding glass door have screen
- No cracks or scratches on windows or sliding glass door

- All internal doors have knobs
- All doors have door stop
- All Bifolds are opening properly
- Garage to House Door is properly sealed
- Garage door is working properly
- Garage remote is working properly
- Garage door switch is working properly
- Shower Glass Door is properly installed
- Weather strip on front door is properly installed

11. Garden

- The grass is well installed

Vacant Land Contract



1. Sale and Purchase ("Contract"): VistaLake USA Capital Corp

("Seller") and Maria Elisabeth Assis Ribeiro

("Buyer") (the "parties") agree to sell and buy on the terms and conditions specified below the property ("Property") described as:

Address: 331 W WALTERS AVE, DELAND, FL 32270

Legal Description:

LOT 17 SUB S 1/2 BLK 15 HOWRYS ADD DELAND PER OR 4502 PG 116 3 PER OR 7503 PGS 2964-2967
INC PER OR 8803 PG 0656

SEC 17 /TWP / 17S/RNG 30E of VOLUSIA County, Florida. Real Property ID No.: 701710150170

including all improvements existing on the Property and the following additional property:

2. Purchase Price: (U.S. currency)\$ \$ 21,000.00

All deposits will be made payable to "Escrow Agent" named below and held in escrow by:

Escrow Agent's Name: Stronghold Title Agency Corp.

Escrow Agent's Contact Person: Young J. Kim

Escrow Agent's Address: 6996 Piazza Grande Ave., Suite 203A, Orlando, FL 32835

Escrow Agent's Phone: 407 630-8856

Escrow Agent's Email: info@strongholdtitle.net

(a) Initial deposit (\$0 if left blank) (Check if applicable)

☐ accompanies offer

☒ will be delivered to Escrow Agent within 3 days (3 days if left blank)

after Effective Date\$ \$ 1,000.00

(b) Additional deposit will be delivered to Escrow Agent (Check if applicable)

☐ within _____ days (10 days if left blank) after Effective Date

☐ within _____ days (3 days if left blank) after expiration of Due Diligence Period\$ _____

(c) Total Financing (see Paragraph 6) (express as a dollar amount or percentage)\$ 0.00

(d) Other:\$ _____

(e) Balance to close (not including Buyer's closing costs, prepaid items, and prorations)

to be paid at closing by wire transfer or other Collected funds\$ 20,000.00

(f) ☐ (Complete only if purchase price will be determined based on a per unit cost instead of a fixed price.) The

unit used to determine the purchase price is ☐ lot ☐ acre ☐ square foot ☐ other (specify): _____

prorating areas of less than a full unit. The purchase price will be \$_____ per unit based on a

calculation of total area of the Property as certified to Seller and Buyer by a Florida licensed surveyor in

accordance with Paragraph 8(c). The following rights of way and other areas will be excluded from the

calculation: _____

3. Time for Acceptance; Effective Date: Unless this offer is signed by Seller and Buyer and an executed copy delivered to all parties on or before Jul 30, 2026, this offer will be withdrawn and Buyer's deposit, if any, will be returned. The time for acceptance of any counter-offer will be 3 days after the date the counter-offer is delivered. The "Effective Date" of this Contract is the date on which the last one of the Seller and Buyer has signed or initialed and delivered this offer or the final counter-offer.

4. Closing Date: This transaction will close on Sep 07, 2026 ("Closing Date"), unless specifically extended by other provisions of this Contract. The Closing Date will prevail over all other time periods including, but not limited to, Financing and Due Diligence periods. However, if the Closing Date occurs on a Saturday, Sunday, or national legal holiday, it will extend to 5:00 p.m. (where the Property is located) of the next business day. In the event insurance underwriting is suspended on Closing Date and Buyer is unable to obtain property insurance, Buyer may postpone closing for up to 5 days after the insurance underwriting suspension is lifted. If this transaction does not close for any reason, Buyer will immediately return all Seller provided documents and other items.

5. Extension of Closing Date: If Paragraph 6(b) is checked and Closing Funds from Buyer's lender(s) are not available on Closing Date due to Consumer Financial Protection Bureau Closing Disclosure delivery requirements

Buyer  (_____) and Seller  (_____) acknowledge receipt of a copy of this page, which is 1 of 8 pages.

VAC-15 Rev 1/26

Serial#: 084227-600176-8342801

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Form
Simplicity

326* Alexandre Sobreira Izaia de Jesus/SL3642944
327 **Seller's** Sales Associate/License No.

328* alexso breira@gmail.com
329 **Seller's** Sales Associate Email Address

330
331* 865 282 8482
332 **Seller's** Sales Associate Phone Number

333
334* WRA Real Estate Solutions LLC
335 **Listing Brokerage**

336
337* 7065 Westpointe Blvd, Suite 102, Orlando, FL 32835
338 **Listing Brokerage Address**

Alexandre Sobreira Izaia de Jesus/SL3642944
Buyer's Sales Associate/License No.

alexso breira@gmail.com
Buyer's Sales Associate Email Address

865 282 8482
Buyer's Sales Associate Phone Number

WRA Real Estate Solutions LLC
Buyer's Brokerage

7065 Westpointe Blvd, Suite 102, Orlando, FL 32835
Buyer's Brokerage Address

339 **22. Addenda:** The following additional terms are included in the attached addenda and incorporated into this Contract
340 **(Check if applicable)**
341* ☐ A. Back-up Contract
342* ☐ B. Kick Out Clause
343* ☐ C. HOA Addendum
344* ☐ D. Other _____
345

346* **23. Additional Terms:** _____
347 ~~Buyer shall have thirty (30) days from the Effective Date to conduct all due diligence, including investigation~~
348 ~~of the condition of title. Buyer shall be solely responsible, at Buyer's own cost and risk, for all title search,~~
349 ~~examination, certification, curative work, attorney's fees, and other expenses necessary to investigate, cure,~~
350 ~~clear, or insure title to the Property. Seller shall not be responsible for reimbursing or contributing toward~~
351 ~~such costs, regardless of whether the transaction closes.~~
352
353 ~~If Buyer determines during the Due Diligence Period that the title cannot be satisfactorily cured or insured,~~
354 ~~Buyer may terminate this Contract by written notice before expiration of the Due Diligence Period, and the~~
355 ~~Deposit shall be returned to Buyer. Any title-related expenses incurred by Buyer shall remain Buyer's sole~~
356 ~~responsibility and shall not be reimbursed by Seller. Closing shall occur within fifteen (15) days after~~
357 ~~expiration of the Due Diligence Period, unless otherwise extended by written agreement of the parties.~~
358
359
360
361

362 **COUNTER-OFFER/REJECTION**

363* ☐ Seller counters Buyer's offer (to accept the counter-offer, Buyer must sign or initial the counter-offered terms and
364 deliver a copy of the acceptance to Seller).
365* ☐ Seller rejects Buyer's offer

366 **[The remainder of this page is intentionally left blank.]**
367 **This Contract continues with Line 368 on Page 8 of 8.]**

Buyer () (_____) and Seller () (_____) acknowledge receipt of a copy of this page, which is 7 of 8 pages.

368 **This is intended to be a legally binding Contract. If not fully understood, seek the advice of an attorney before**
369 **signing.**

370 **ATTENTION: SELLER AND BUYER**

371 **CONVEYANCES TO FOREIGN BUYERS:** Part III of Chapter 692, Sections 692.201 - 692.205, Florida Statutes, 2023
372 (the "Act"), in part, limits and regulates the sale, purchase and ownership of certain Florida properties by certain buyers
373 who are associated with a "foreign country of concern", namely: the People's Republic of China, the Russian
374 Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the
375 Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic. **It is a crime to buy or knowingly sell property**
376 **in violation of the Act.**

377 **At time of purchase, Buyer must provide a signed Affidavit which complies with the requirements of the Act.**
378 **Seller and Buyer are advised to seek legal counsel regarding their respective obligations and liabilities under the Act.**

379  **Buyer:** _____ Date: Jul 29, 2026

381* **Print name:** _____

382* **Buyer:** _____ Date: _____

383* **Print name:** _____

384 **Buyer's address for purpose of notice:**

385* **Address:** _____

386* **Phone:** _____ **Fax:** _____ **Email:** _____

387*  **Seller:** _____ Date: Jul 29, 2026

388* **Print name:** _____

389* **Seller:** _____ Date: _____

390* **Print name:** _____

391 **Seller's address for purpose of notice:**

392* **Address:** _____

393* **Phone:** _____ **Fax:** _____ **Email:** _____

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VAC-15 Rev 1/26

Serial#: 084227-600176-8342801

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Form
Simplicity

Package ID: A8B98C561522471D6EAA861836EE189B

EXECUTED CONTRACT

8 pages

Vacant_Land_Contract__VAC-15_.pdf

8 pages

E-SIGN INFO

Status:

SIGNED

Originator:

Alexandre Sobreira Izaia de Jesus
alexsobreira@gmail.com
IP: 16.98.23.14
Domain: my.brotermint.com
Date: Jul 29, 2026 09:38 AM

Package ID:

A8B98C561522471D6EAA861836EE189B

Time zone:

EDT (UTC-4)

Signers:

ME

Maria Elisabeth Assis Ribeiro

Buyer

elisabeth.assis.ribeiro@gmail.com

Signed Jul 29, 2026 11:00 AM

IP: 186.204.62.197

id: 00289a0c4d601f3df9c39f0d490bb161



VU

VistaLake USA Capital Corp by Ricardo Morandim

Seller

ricardoprint@icloud.com

Signed Jul 29, 2026 10:28 AM

IP: 97.71.134.10

id: 8df91bd3ed91f5e5d535196229249191



HISTORY							
Jul 29, 2026	10:14 AM	ME	Maria Elisabeth Assis Ribeiro	elisabeth.assis.ribeiro@gmail.com	IP: 186.204.62.197	Viewed	
Jul 29, 2026	10:25 AM	VU	VistaLake USA Capital Corp by Ricardo Morandim	ricardoprint@icloud.com	IP: 97.71.134.10	Viewed	
Jul 29, 2026	10:28 AM	VU	VistaLake USA Capital Corp by Ricardo Morandim	ricardoprint@icloud.com	IP: 97.71.134.10	Signed	
Jul 29, 2026	11:00 AM	ME	Maria Elisabeth Assis Ribeiro	elisabeth.assis.ribeiro@gmail.com	IP: 186.204.62.197	Signed	
Jul 29, 2026	11:00 AM		Package has been fully signed and sealed				Completed

Package ID: A8B98C561522471D6EAA861836EE189B



Vista Lake Real Estate | Business Presence &
Investment Overview

VISA PRESENTATION



LAND



INVESTMENT



GROWTH

Executive Overview

Purpose of this document:

To provide visual evidence of the company's active commercial presence, marketing activities, digital infrastructure and market operations in the United States.



Property Listings



Printed Materials



Social Media



Website

Active Real Estate Market Presence

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\$29,800
331 W WALTS AVENUE LOT 17, DELAND, FL 32720

-- 0 5,460
beds baths Square Feet

[Contact agent](#)

 Unimproved Land

 Built in ----

 5,460 Square Feet Lot

 \$-- Zestimate®

 \$--/sqft

 \$-- HOA

What's special

Excellent opportunity to build in fast-growing DeLand! This 0.13-acre residential lot sits in Flood Zone X and is ideal for new construction or a buy-and-hold investment. Conveniently located near downtown, shopping, dining, and major highways. Strong demand for housing in the area. Priced to sell

180 days on Zillow 40 views 1 save

Zillow last checked: 4 hours ago

https://www.zillow.com/homedetails/331-W-Walts-Ave-LOT-17-Deland-FL-32720/460400081_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare

[Back to search](#)



[Save](#) [Share](#) [Hide](#) [More](#)



\$25,800
146 SPRING DRIVE LOT 1224, ROTONDA WEST, FL 33947

-- 0 7,661
beds baths Square Feet

[Contact agent](#)

 Unimproved Land

 Built in ----

 7,661 Square Feet Lot

 \$-- Zestimate®

 \$--/sqft

 \$-- HOA

What's special

ESTABLISHED SINGLE-FAMILY NEIGHBORHOOD

Great opportunity to build your dream home in the desirable community of Rotonda West. This 0.18-acre residential lot (RSPS zoning) is located on a paved road in an established single-family neighborhood. Zoned Residential Single Family and designated as Vacant Residential, this property offers flexibility for new construction. Conveniently located near beaches, golf courses, shopping, dining, and outdoor recreational activities. Rotonda West is a growing area in Charlotte County, offering a strong residential market and

https://www.zillow.com/homedetails/146-Spring-Dr-1224-Rotonda-West-FL-33947/2054314976_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare

Active Real Estate Market Presence

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Zillow

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\$16,900
29411 PEACE RIVER SHORES BOULEVARD LOT
10, PUNTA GORDA, FL 33982

-- 0 10,049
beds baths Square Feet

Contact agent

Unimproved Land

Built in ----

10,049 Square Feet Lot

\$-- Zestimate®

\$--/sqft

\$-- HOA

What's special

SERENE SETTING

Build or invest in the desirable Peace River Shores community! This lot offers a serene setting with optional access to the neighborhood boat ramp leading to the Peace River. Close to I-75, shopping, restaurants, and downtown Punta Gorda. New development continues throughout the area, making this a smart buy for now or the future. Opportunities like this don't last — secure yours today!

Show more

https://www.zillow.com/homedetails/29411-Peace-River-Shores-Bldv-LOT-10-Punta-Gorda-FL-33982/460421065_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare

[Back to search](#)

Zillow

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\$34,800
14505 DANIA AVENUE LOT 11, PORT CHARLOTTE, FL
33953

-- 0 9,999
beds baths Square Feet

Contact agent

Unimproved Land

Built in ----

9,999 Square Feet Lot

\$-- Zestimate®

\$--/sqft

\$-- HOA

What's special

Great opportunity to own a 0.23-acre residential lot in the growing Port Charlotte area. Located on a paved road, this property offers easy access and is surrounded by new and existing homes. Flood Zone X (low flood risk), making it an excellent option for future development or long-term investment. Conveniently located near shopping, dining, and major roadways. No HOA or CDD fees. Buyer to verify all information including zoning, utilities, and building requirements.

https://www.zillow.com/homedetails/14505-Dania-Ave-LOT-11-Pt-Charlotte-FL-33953/461649185_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare

Active Real Estate Market Presence

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Price cut: \$9.9K (\$/2)

\$29,900

1712 ANSLEY COURT LOT 24, DELTONA, FL 32725

-- beds 0 baths 0.28 Acres

[Contact agent](#)

Unimproved Land

Built in ----

0.28 Acres Lot

\$-- Zestimate®

\$--/sqft

\$-- HOA

What's special

ADJACENT PARCELS ARE COUNTY-OWNED QUIET STREET

Great opportunity to own a residential vacant lot in a growing area of Deltona. Situated on a quiet street with homes nearby, this property offers added privacy with no direct neighbors on either side, as the adjacent parcels are county-owned. Ideal for a future build or long-term investment. Convenient access to major roads, shopping, schools, and everyday amenities. No HOA. Whether you are a builder, investor, or future homeowner, this lot provides flexibility and value in an expanding market. Drive by today!

https://www.zillow.com/homedetails/1712-Ansley-Ct-LOT-24-Deltona-FL-32725/460392562_zpid/?utm_campaign=zillowwebmessage&utm_medium=referral&utm_source=txtshare

NE 239TH PL **\$11,900**

FORT MC COY, 32134

● Active / For Sale / #O6401605

[Español](#)



null

SEND TO A FRIEND FACEBOOK PRINT

LOT AREA

: 0.21 ac

Description

Vacant residential lot located in East Marion, FL. This 0.21-acre parcel offers a great opportunity for those looking to build or invest in a growing area of Marion County. Situated on a quiet street with nearby homes, the property provides a peaceful setting while still being within reasonable distance to Ocala and surrounding areas.

<https://us-east.prospects.com/prospects/m.do?tk=a949139a0b71cea40aebf0b2c90f425b>



Active Real Estate Market Presence

NE 235TH PL
FORT MC COY, 32134

\$11,900
● Active / For Sale / #O6398393
[Español](#)

SEND TO A FRIEND

FACEBOOK

PRINT

LOT AREA

: 0.21 ac

<https://us-east.prospects.com/prospects/m.do?tk=d6408a2750980c30cb6cb46d89cob163>

R\$ 103.948
\$19,990 · FL-PUN

Punta Gorda
29349 Peace River Shores Blvd
923 m²

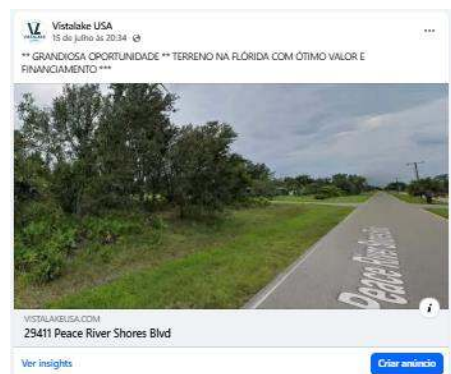
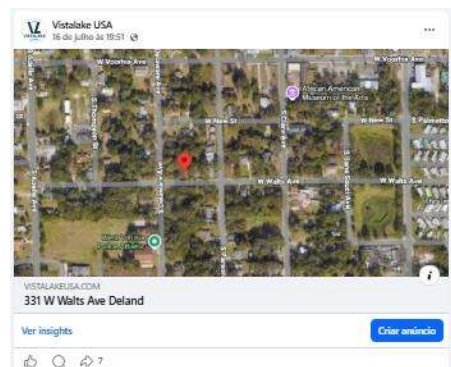
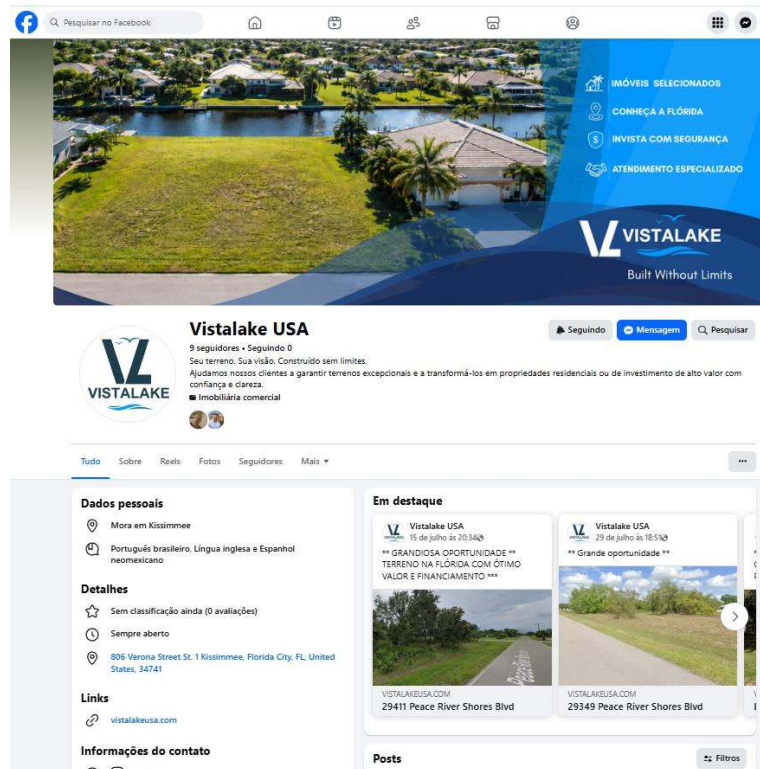
Marketing Collateral



Business card

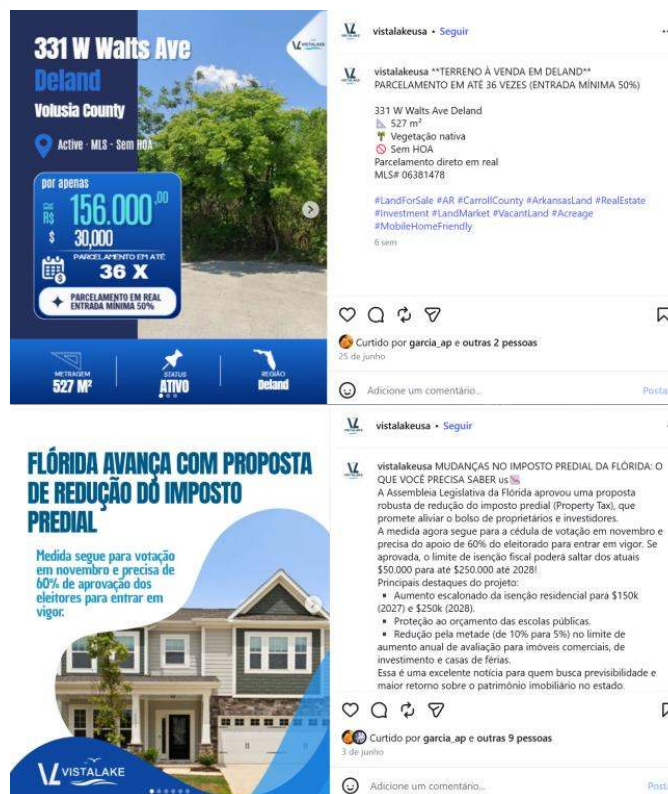
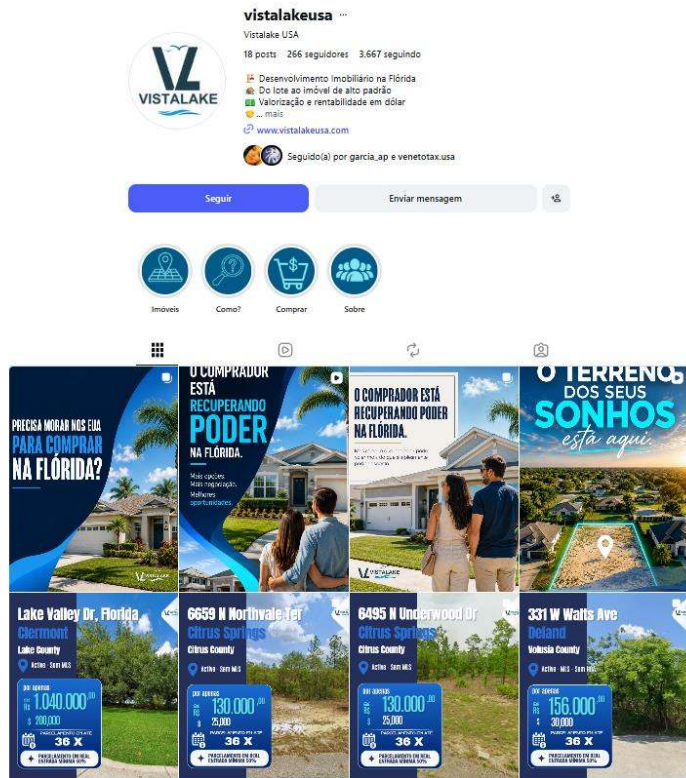
Social Media Evidence (Vista Lake Usa)

Facebook (@vistalakeusa)



Social Media Evidence (Vista Lake Usa)

Instagram (@vistalakeusa)



<https://www.instagram.com/vistalakeusa/>



Social Media Evidence (Vista Lake Usa)

LinkedIn (@vistalakeusa)

The screenshot shows the top portion of a LinkedIn profile for Vista Lake USA. At the top is the LinkedIn logo and a search bar. Below this is a navigation bar with links for 'Início', 'Minha rede', 'Vagas', 'Mensagens', and 'Noti'. A blue banner indicates 'Você está visualizando esta página como usuário'. The profile header features a large image of a lake and the Vista Lake USA logo with the tagline 'Built Without Limits'. Below the header, the company name 'Vista Lake USA' is displayed, followed by a description: 'Garantimos terrenos excepcionais para transformá-los em propriedades de alto valor com total confiança e clareza.' It also lists 'Atividades imobiliárias · Kissimmee, Florida · 1 seguidor · 2-10 funcionários'. A section for 'Ricardo segue esta página' includes buttons for '+ Seguir' and 'Envie mensagem'. A horizontal menu below the profile shows 'Início', 'Sobre', 'Publicações', 'Vagas', and 'Pessoas'. The 'Visão geral' section begins with the text: 'A Vista Lake nasceu para transformar a complexidade do mercado imobiliário americano em um caminho seguro e rentável para o investidor brasileiro. Especializada na venda de terrenos e imóveis na Flórida, a empresa atua estrategicamente em regiões de alto crescimento e valorização acelerada, conecta ... ver mais'.

The screenshot shows a LinkedIn post from Vista Lake USA. The post header includes the company logo, name 'Vista Lake USA', '1 seguidor', and '2 m ·'. The post title is 'MUDANÇAS NO IMPOSTO PREDIAL DA FLÓRIDA: O QUE VOCÊ PRECISA SABER'. The main text reads: 'A Assembleia Legislativa da Flórida aprovou uma proposta robusta de redução ...mais'. The post features a large graphic with the headline 'FLÓRIDA AVANÇA COM PROPOSTA DE REDUÇÃO DO IMPOSTO PREDIAL' and a sub-headline 'Medida segue para votação em novembro e precisa de 60% de aprovação dos eleitores para entrar em vigor.' The graphic also includes the Vista Lake USA logo. To the right of the main text is a sidebar titled 'LEGISLATURA' containing information about the Florida Legislature's approval of a proposal, a table comparing the number of senators and representatives, and details about the proposal's impact on property owners. The sidebar also includes a section titled 'IMPORTANTES' with a large '+2' icon and text about the proposal's importance for investors and homeowners.

SENADO	CÂMARA DOS REPRESENTANTES
30 x 9	75 x 26

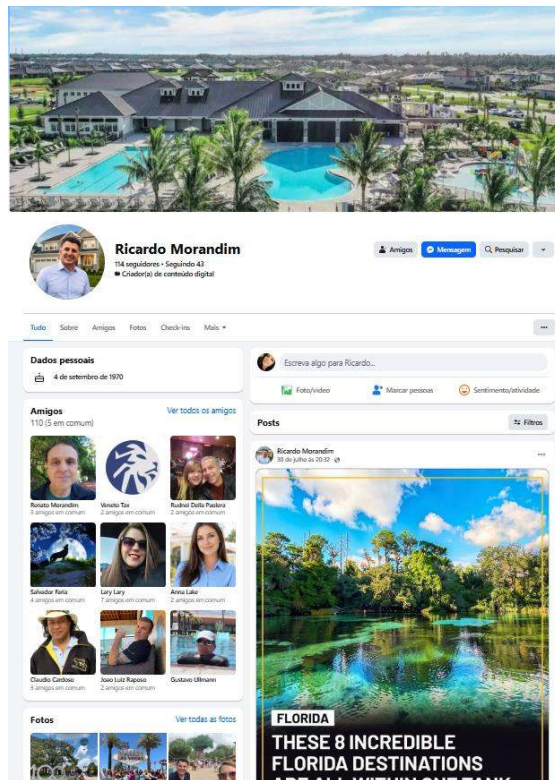
PROPRIETÁRIOS
Importante: não se aplica aos impostos distritos escolares.
Importantes

<https://www.linkedin.com/company/vistalakeusa/posts/?feedView=all&viewAsMember=true>



Social Media Evidence (Ricardo)

Facebook people/Ricardo-Morandim/61589176108254/?locale=pt_BR)



https://www.facebook.com/profile.php?id=61589176108254&locale=pt_BR



Social Media Evidence (Vista Lake Usa)

Linkedin (@ricardo-morandim-362432b6)







Ricardo Morandim · 1º

Founder & Managing Director | Real Estate Investment & Development | Commercial Director | Business Development

São Paulo e Região · [Dados de contato](#)

Mais de 500 conexões



[Enviar mensagem](#) 

Vistalake Usa Capital Corp

 Universidade Anhembi Morumbi

Destaques

 3 grupos em comum

Você e Ricardo participam de PLASTIC CARDS, PLASTIC CARD PRINTERS & SUPPLIES, TRUSTECH Event e mais 1 grupo

Sobre

Mais de 20 anos de experiência como Diretor de vendas, desenvolvimento de negócios e gerenciamento de projetos complexos em setores de alto valor, como : Cartões Bancários EMV, Cartões Bancários Biométricos , Cartões PKI , Controle de Acesso e Soluções de identificação Governamental.

Atividades

1.027 seguidores

[Publicações](#) [Comentários](#) [Vídeos](#)

 Ricardo Morandim compartilhou

 **Let's Money**
35.067 seguidores · 4 m · 

Mastercard lança Agent Pay em Hong Kong com seis emissores

... mais



 50

 4





 Ricardo Morandim compartilhou isso

 **Infineon Technologies**
1.021.671 seguidores · 1 a · 

SECORA™ Pay Bio: The Future Powering the Next-Gen of Biometric Payment Cards. ...mais

Exibir tradução



Join us at Singapore FinTech Festival 2024!

 68

 1 comentário · 3 compartilhamentos

 Gostei

 Comentar

 Compartilhar

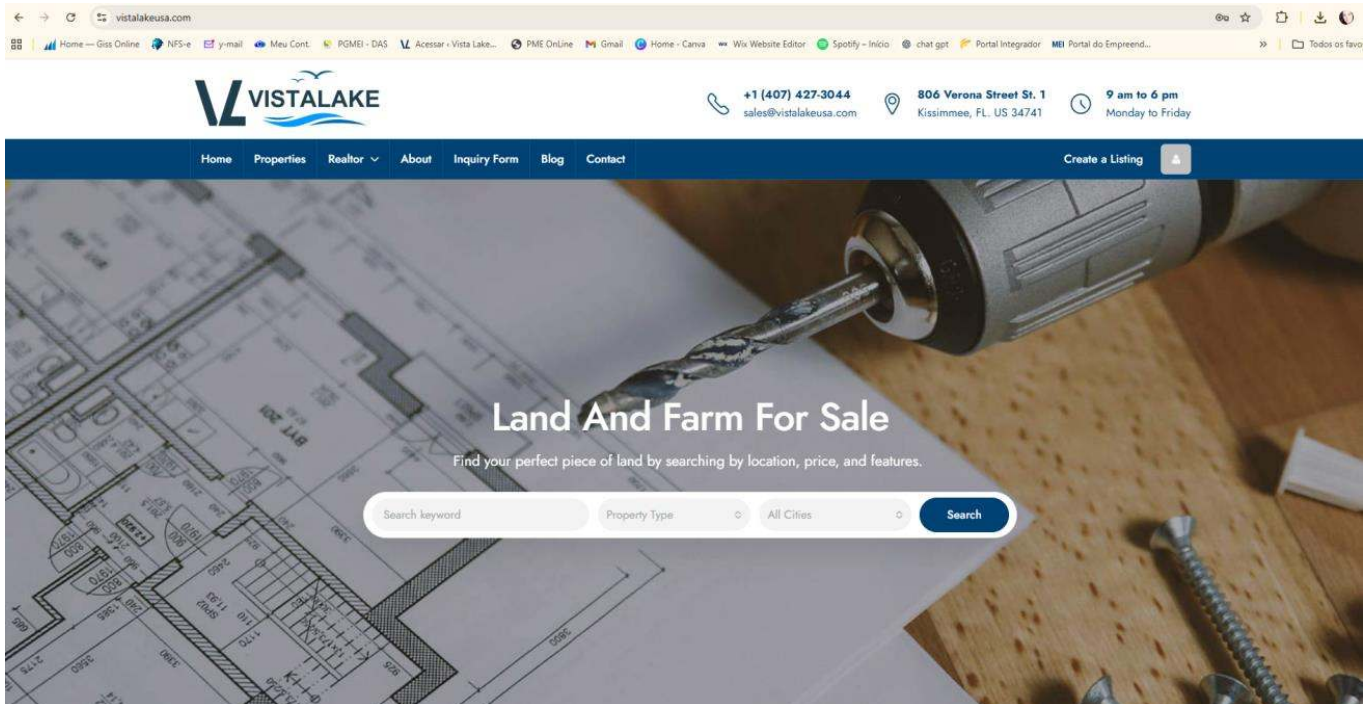
 Enviar

<https://www.linkedin.com/in/ricardo-morandim-362432b6/>

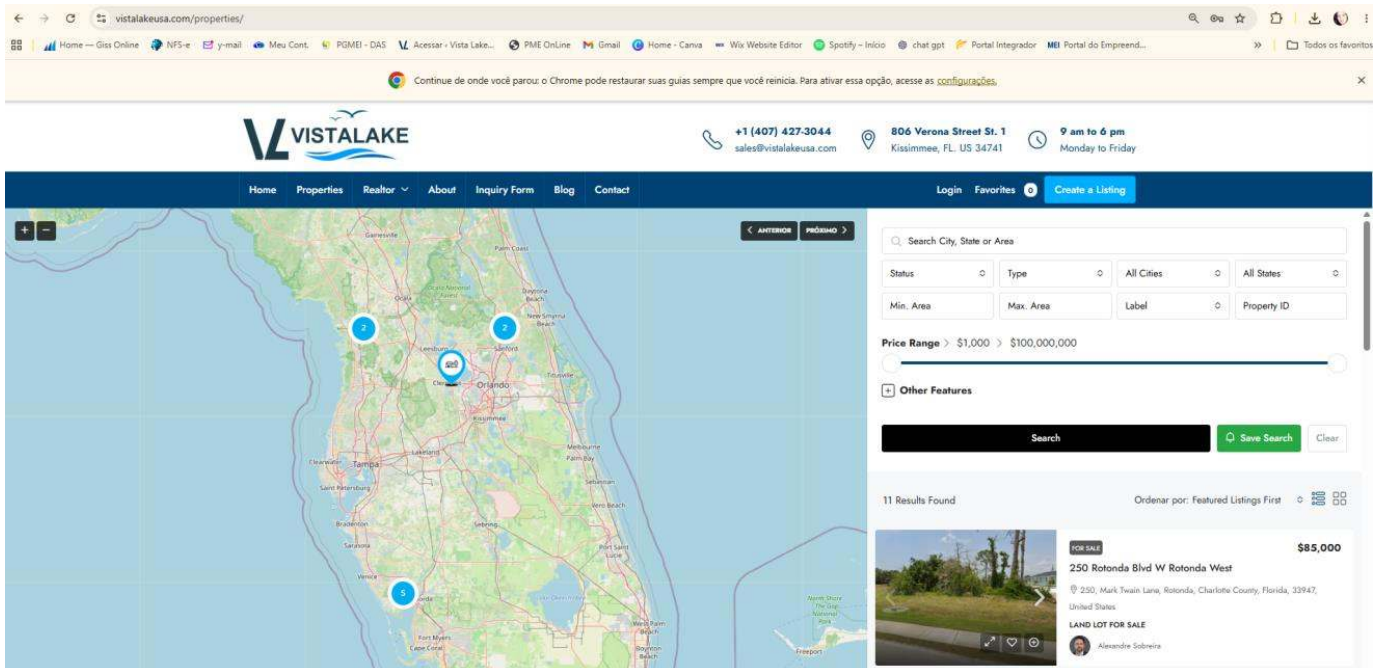
Website

www.vistalakeusa.com

Home



Properties



<https://vistalakeusa.com/>



Website

www.vistalakeusa.com

Agents

The screenshot shows the 'Agents' page on the Vistalake website. The header includes the Vistalake logo, contact information (+1 (407) 427-3044, sales@vistalakeusa.com), address (806 Verona Street St. 1, Kissimmee, FL, US 34741), and hours (9 am to 6 pm, Monday to Friday). The navigation bar has links for Home, Properties, Realtor, About, Inquiry Form, Blog, and Contact, along with a 'Create a Listing' button. A search bar prompts 'Digite o nome do corretor' (Enter the agent's name). Below the search bar, the 'Agents' section features a profile for Alexandre Sobreira, including his photo, contact details (Celular: +1(407)427-3044, E-mail: sales@vistalakeusa.com), and a 'View Listings' link. To the right, a 'Find Agent' search form is available. A 'Recent Viewed' section displays a property listing: 6495 N Underwood Dr, Citrus Springs, LAND LOT FOR SALE, \$25,000.

Agencies

The screenshot shows the 'Agencies' page on the Vistalake website. The header and navigation bar are identical to the Agents page. A message at the top states: 'Continue de onde você parou: o Chrome pode restaurar suas guias sempre que você reinicia. Para ativar essa opção, acesse as configurações.' The 'Agencies' section features a profile for WRA Business & Real Estate, including their logo, address (7045 Westpointe Blvd, Suite 102 Orlando, FL - 32835 - USA), contact details (Office: (407)5121008, Celular: (407)5121008, E-mail: contactus@wra-usa.com), and a 'View Listings' link. To the right, a 'Find Agency' search form is available. A 'Featured' section is also present. The footer includes the copyright notice '© Vists Lake EUA: All rights reserved', the Vistalake logo, and social media icons.

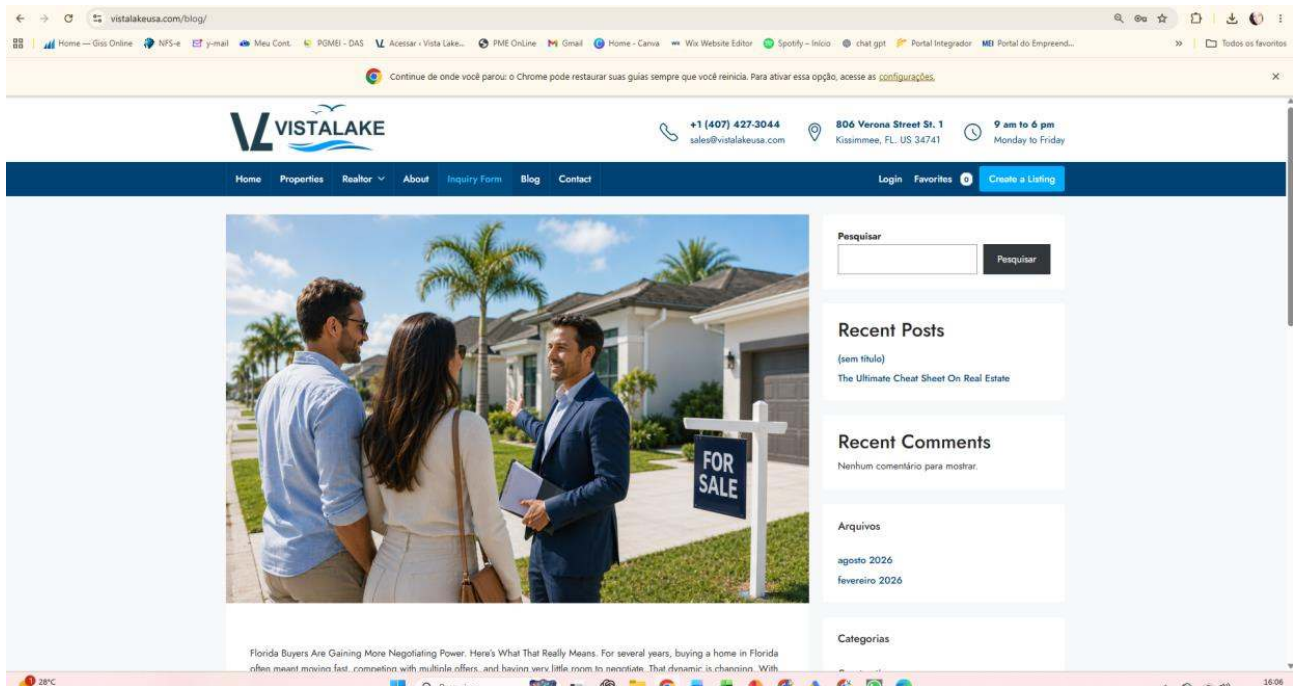
<https://vistalakeusa.com/>



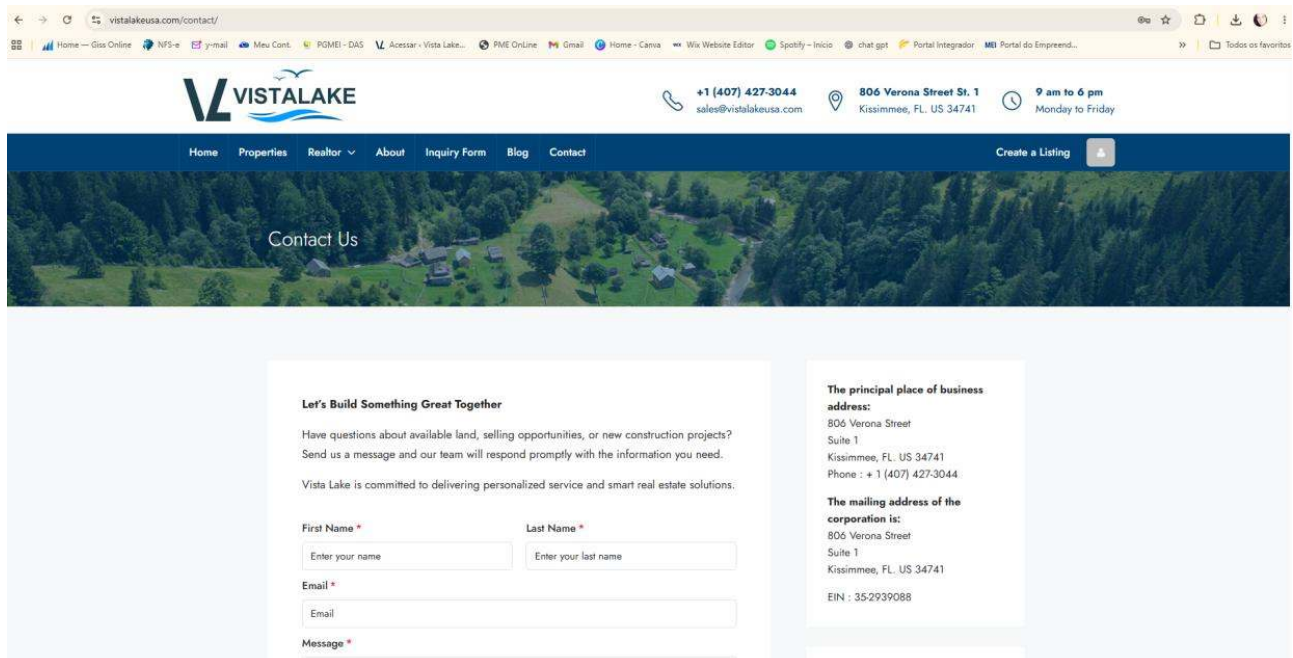
Website

www.vistalakeusa.com

Blog



Contact



<https://vistalakeusa.com/>





**A REAL BUSINESS.
AN ACTIVE MARKET
PRESENCE.
A COMMERCIAL
OPERATION BUILT FOR
GROWTH.**

The documentation presented demonstrates the company's ongoing commercial activity, digital infrastructure, advertising initiatives and market presence in the United States.