

TAB 1 - VISA DOCUMENTATION



Consular Electronic Application Center

U.S. DEPARTMENT of STATE

Online Nonimmigrant Visa Application (DS-160)

Confirmation



A A 0 0 F M A E Y F

Isto confirma a submissão da solicitação de um visto de não imigrante para:

**Photo will
be taken
at the
ASC.**

Nome fornecido: MORANDIM, RICARDO
Data de nascimento: 04 SEP 1970
Local de Nascimento: SAO PAULO, BRAZIL
Sexo: Male
Nacionalidade: ITALY
Número do passaporte: YC0946091
Propósito da Viagem: TREATY INVESTOR (E2)
Preenchido em: 19 JUN 2026
Número de confirmação: **AA00FMAEYF**

Posto Consular selecionado:

SPL
U.S. Consulate General Sao Paulo
Rua Henri Dunant, 500,
Chacara Santo Antonio,
Sao Paulo- SP 04709-110 Brazil

Version 01.10.0

ISTO NÃO É UM VISTO

Observação: O envio eletrônico do seu formulário DS-160 é o PRIMEIRO PASSO no processo de solicitação de visto. O passo seguinte é ler a página da Internet [Embaixada ou Consulado](#) onde pretende solicitar seu visto. A maioria dos solicitantes precisarão agendar uma entrevista, embora alguns se qualifiquem para renovação de visto. As informações disponibilizadas [Embaixada ou Consulado](#) poderão incluir instruções específicas de cada posto referentes ao agendamento de entrevista, envio de formulário de solicitação do visto e outras perguntas frequentes.

DEVERÁ TRAZER a página de confirmação e os seguintes documentos com você ao Centro de Atendimento ao Solicitante de Visto (CASV):

Passaporte; prova de estatuto (Pt) / status (Br) ou investimento; Contrato de trabalho

Tambem pode fornecer qualquer documentação adicional que acredite que ajudará a sua solicitação.



A A 0 0 F M A E Y F



Consular Electronic Application Center

U.S. DEPARTMENT of STATE

Online Nonimmigrant Visa Application (DS-160)

Confirmation



Isto confirma a submissão da solicitação de um visto de não imigrante para:

**Photo will
be taken
at the
ASC.**

Nome fornecido: ALVES DIAS MORANDIM, LETICIA
Data de nascimento: 01 DEC 1989
Local de Nascimento: RIO VERDE, BRAZIL
Sexo: Female
Nacionalidade: BRAZIL
Número do passaporte: GO040394
Propósito da Viagem: SPOUSE OF AN E2 (E2)
Preenchido em: 18 JUN 2026
Número de confirmação: **AA00FM7VF1**

Posto Consular selecionado:

SPL
U.S. Consulate General Sao Paulo
Rua Henri Dunant, 500,
Chacara Santo Antonio,
Sao Paulo- SP 04709-110 Brazil

Version 01.10.0

ISTO NÃO É UM VISTO

Observação: O envio eletrônico do seu formulário DS-160 é o PRIMEIRO PASSO no processo de solicitação de visto. O passo seguinte é ler a página da Internet [Embaixada ou Consulado](#) onde pretende solicitar seu visto. A maioria dos solicitantes precisarão agendar uma entrevista, embora alguns se qualifiquem para renovação de visto. As informações disponibilizadas [Embaixada ou Consulado](#) poderão incluir instruções específicas de cada posto referentes ao agendamento de entrevista, envio de formulário de solicitação do visto e outras perguntas frequentes.

DEVERÁ TRAZER a página de confirmação e os seguintes documentos com você ao Centro de Atendimento ao Solicitante de Visto (CASV):

Passaporte

Tambem pode fornecer qualquer documentação adicional que acredite que ajudará a sua solicitação.





Consular Electronic Application Center

U.S. DEPARTMENT of STATE

Online Nonimmigrant Visa Application (DS-160)

Confirmation



A A 0 0 F M A B M Z

Isto confirma a submissão da solicitação de um visto de não imigrante para:

**Photo will
be taken
at the
ASC.**

Nome fornecido: DIAS MORANDIM, ARTHUR
Data de nascimento: 28 APR 2015
Local de Nascimento: SAO PAULO, BRAZIL
Sexo: Male
Nacionalidade: ITALY
Número do passaporte: YC2032820
Propósito da Viagem: CHILD OF AN E2 (E2)
Preenchido em: 19 JUN 2026
Número de confirmação: **AA00FMABMZ**

Posto Consular selecionado:

SPL
U.S. Consulate General Sao Paulo
Rua Henri Dunant, 500,
Chacara Santo Antonio,
Sao Paulo- SP 04709-110 Brazil

Version 01.10.0

ISTO NÃO É UM VISTO

Observação: O envio eletrônico do seu formulário DS-160 é o PRIMEIRO PASSO no processo de solicitação de visto. O passo seguinte é ler a página da Internet [Embaixada ou Consulado](#) onde pretende solicitar seu visto. A maioria dos solicitantes precisarão agendar uma entrevista, embora alguns se qualifiquem para renovação de visto. As informações disponibilizadas [Embaixada ou Consulado](#) poderão incluir instruções específicas de cada posto referentes ao agendamento de entrevista, envio de formulário de solicitação do visto e outras perguntas frequentes.

DEVERÁ TRAZER a página de confirmação e os seguintes documentos com você ao Centro de Atendimento ao Solicitante de Visto (CASV):

Passaporte

Tambem pode fornecer qualquer documentação adicional que acredite que ajudará a sua solicitação.



A A 0 0 F M A B M Z

10. To measure the amount of international trade with the United States, please complete the following. (For trade in merchandise, exports and imports, refer to shipment and sale of goods across international boundaries. For trade in services and technology, exports and imports, refer to the sale of services by treaty-country nationals to nationals of the United States and other countries.)

Gross International Trade of the U.S. Enterprise in	<u>N/A</u> (year)	☐ Calendar Year	☐ Fiscal Year	Ending <u>N/A</u>
	DOLLAR VALUE	NO. OF TRANSACTIONS (Optional)	PERCENT OF TOTAL TRADE	
Imports from treaty country to U.S. business	<u>N/A</u>		<u>N/A</u>	
Exports from U.S. business to treaty country	<u>N/A</u>		<u>N/A</u>	
Imports from third countries to U.S. business	<u>N/A</u>		<u>N/A</u>	
Exports from U.S. to third countries	<u>N/A</u>		<u>N/A</u>	
Domestic U.S. production/manufacturing	<u>N/A</u>			
Total:	<u>0.00</u>	<u>0</u>	<u>100%</u>	

11. Type of Investment (Check one)

☒ Creation of a new business
Total Start-up Costs: 102,519.40

☐ Purchase of an existing business
Purchase Price: _____

☐ Continuation of an existing business
Fair Market Value of Business: _____

12. Total Investment from Abroad Made in the United States (Attach documentation)

FOR YEAR 2026 ☒ Calendar ☐ Fiscal

	INITIAL INVESTMENT	TOTAL CUMULATIVE INVESTMENT
Cash	<u>0.00</u>	<u>0.00</u>
Inventory	<u>0.00</u>	<u>0.00</u>
Equipment	<u>0.00</u>	<u>0.00</u>
Premises	<u>94,315.20</u>	<u>94,315.20</u>
Other (describe)	<u>8,204.20</u>	<u>8,204.20</u>
TOTAL	<u>102,519.40</u>	<u>102,519.40</u>

13. Source of Investment Capital (personal funds, corporate funds, loans, stocks, debentures, bonds, etc.); Evidence of Possession and Control of Funds in the **United States** (Attach full documentation)

PART II - STAFF

14. Type of Personnel in the **United States** (Attach staffing chart)

Specify: ☒ Calendar Year ☐ Fiscal Year

	MANAGERIAL EXECUTIVE		SPECIALIZED ESSENTIAL		ALL OTHER EMPLOYEES	
	This Year	Next Year	This Year	Next Year	This Year	Next Year
Nationals of Treaty Country on E, H, & L Visas:	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
U.S. Citizens and Legal Permanent Residents:	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>1</u>
Other (Third-Country Nationals):	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL:	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>1</u>

15. List all personnel of U.S. business holding executive, managerial and/or specialist positions by subsidiary/branch office. If aliens, indicate nonimmigrant visa status or lawful permanent resident (LPR) status.

NAME AND POSITION/TITLE/DIVISION	NATIONALITY	TYPE	U.S. VISA	
			DATE (mm-dd-yyyy)	PLACE OF ISSUANCE
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

PART III - APPLICANT												
16. Name of Applicant (Family Name) (First Name) (Middle Name) MORANDIM Ricardo N/A												
17. Type of Applicant ☒ Principal owner/investor/trader ☐ Manager ☐ Supervisor ☐ Executive ☐ Specialist ☐ Other _____												
18. Present Position and Duties (Describe in detail) Sales Director: managing consultative sales and post-sales operations to ensure client satisfaction and retention, overseeing strategic planning and budget control, coordinating high-performance teams, and identifying new market opportunities while developing customized accounting and forensic projects.												
19. Name and Address of Employer Veneto Pericia Contabil Ltda., 131 Wagih Assad Abdalla, Sao Paulo, Brazil 05651-020												
20. Years with Present Employer 2	21. Highest Level of Education <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">School</th> <th style="width: 20%;">Major/Subject</th> <th style="width: 20%;">Degree</th> <th style="width: 20%;">Year</th> </tr> </thead> <tbody> <tr> <td>Universidade Anhembi Morumbi</td> <td>International Trade</td> <td>Bachelor</td> <td>2026</td> </tr> </tbody> </table>				School	Major/Subject	Degree	Year	Universidade Anhembi Morumbi	International Trade	Bachelor	2026
School	Major/Subject	Degree	Year									
Universidade Anhembi Morumbi	International Trade	Bachelor	2026									
22. Other Relevant Experience and Education (Attach Curriculum Vitae - Optional) Leadership roles at Fingerprint Cards, Jallcards, MC Cartões Plásticos Ltda., and DIMEP, focusing on commercial strategy, biometric and EMV card solutions, digital identity projects, and partnerships within the banking, government, and payment technology sectors.												
23. Position in the United States Title <u>Founder and Executive Director</u> Description of duties (include names and titles of all immediate subordinates) I serve as Founder & Managing Director of Vistalake USA Capital Corp, where I am responsible for the company's strategic direction, investment decisions, and overall operational management in the United States. My responsibilities include identifying and evaluating real estate acquisition opportunities, overseeing residential construction, renovation, and development projects, managing budgets, financial performance, and capital allocation, as well as coordinating contractors, brokers, inspectors, attorneys, and other service providers involved in the company's operations. I also lead business development initiatives, support organizational growth, establish internal processes, and supervise personnel and project execution activities to ensure efficient operations and long-term expansion.												
24. Annual U.S. Salary and Benefit Package <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">60,000.00</td> <td style="width: 50%;">Salary</td> </tr> <tr> <td>N/A</td> <td>Allowances/Benefits</td> </tr> <tr> <td>60,000.00</td> <td>TOTAL</td> </tr> </table>	60,000.00	Salary	N/A	Allowances/Benefits	60,000.00	TOTAL	25. Name of Person in the United States Being Replaced N/A Type of Visa <u>N/A</u> Date issued (mm-dd-yyyy) <u>N/A</u> Place issued <u>N/A</u> If NOT a replacement, is this: a. An increase in staff? ☒ Yes ☐ No b. Continuation of existing employment in the United States? ☐ Yes ☒ No					
60,000.00	Salary											
N/A	Allowances/Benefits											
60,000.00	TOTAL											
26. I do solemnly swear or affirm that all statements which appear in this application are true and complete to the best of my knowledge and belief. Signature of Responsible Officer Ricardo Morandim - Founder/Executive Director Printed Name and Position or Office 07-12-2026 Date (mm-dd-yyyy)												
27. Name and Address of Person Who May Be Contacted About This Application Ricardo Morandim - 200 Winifred St, Apt. 191, Sao Paulo, Brazil 03424-020 Telephone: +1 (407) 427-3044 FAX: N/A												



Notice of Entry of Appearance as Attorney or Accredited Representative

Department of Homeland Security

DHS
Form G-28
OMB No. 1615-0105
Expires 05/31/2021

Part 1. Information About Attorney or Accredited Representative

1. USCIS Online Account Number (if any)

▶ 0 0 7 4 9 2 6 2 5 4 3 8

Name of Attorney or Accredited Representative

2.a. Family Name (Last Name) **HAVERROTH SILVA**

2.b. Given Name (First Name) **Otavio**

2.c. Middle Name **N/A**

Address of Attorney or Accredited Representative

3.a. Street Number and Name **PO Box 90487**

3.b. ☐ Apt. ☐ Ste. ☐ Flr. **N/A**

3.c. City or Town **San Diego**

3.d. State **CA** 3.e. ZIP Code **92169**

3.f. Province **N/A**

3.g. Postal Code **N/A**

3.h. Country

USA

Contact Information of Attorney or Accredited Representative

4. Daytime Telephone Number

5102419336

5. Mobile Telephone Number (if any)

5102419336

6. Email Address (if any)

otavio@legalhs.com

7. Fax Number (if any)

N/A

Part 2. Eligibility Information for Attorney or Accredited Representative

Select **all applicable** items.

1.a. ☒ I am an attorney eligible to practice law in, and a member in good standing of, the bar of the highest courts of the following states, possessions, territories, commonwealths, or the District of Columbia. If you need extra space to complete this section, use the space provided in **Part 6. Additional Information**.

Licensing Authority

California

1.b. Bar Number (if applicable)

343486

1.c. I (select **only one** box) ☒ am not ☐ am subject to any order suspending, enjoining, restraining, disbaring, or otherwise restricting me in the practice of law. If you are subject to any orders, use the space provided in **Part 6. Additional Information** to provide an explanation.

1.d. Name of Law Firm or Organization (if applicable)

HS Law Corp

2.a. ☐ I am an accredited representative of the following qualified nonprofit religious, charitable, social service, or similar organization established in the United States and recognized by the Department of Justice in accordance with 8 CFR part 1292.

2.b. Name of Recognized Organization

N/A

2.c. Date of Accreditation (mm/dd/yyyy)

N/A

3. ☐ I am associated with

N/A

the attorney or accredited representative of record who previously filed Form G-28 in this case, and my appearance as an attorney or accredited representative for a limited purpose is at his or her request.

4.a. ☐ I am a law student or law graduate working under the direct supervision of the attorney or accredited representative of record on this form in accordance with the requirements in 8 CFR 292.1(a)(2).

4.b. Name of Law Student or Law Graduate

N/A



Part 3. Notice of Appearance as Attorney or Accredited Representative

If you need extra space to complete this section, use the space provided in **Part 6. Additional Information**.

This appearance relates to immigration matters before (select **only one** box):

- 1.a. ☐ U.S. Citizenship and Immigration Services (USCIS)
- 1.b. List the form numbers or specific matter in which appearance is entered.
DS-156E (see page 4)
- 2.a. ☐ U.S. Immigration and Customs Enforcement (ICE)
- 2.b. List the specific matter in which appearance is entered.
N/A
- 3.a. ☐ U.S. Customs and Border Protection (CBP)
- 3.b. List the specific matter in which appearance is entered.
N/A
4. Receipt Number (if any)
▶ **N/A**
5. I enter my appearance as an attorney or accredited representative at the request of the (select **only one** box):
☒ Applicant ☐ Petitioner ☐ Requestor
☐ Beneficiary/Derivative ☐ Respondent (ICE, CBP)

Information About Client (Applicant, Petitioner, Requestor, Beneficiary or Derivative, Respondent, or Authorized Signatory for an Entity)

- 6.a. Family Name (Last Name) **MORANDIM**
- 6.b. Given Name (First Name) **Ricardo**
- 6.c. Middle Name **N/A**
- 7.a. Name of Entity (if applicable)
N/A
- 7.b. Title of Authorized Signatory for Entity (if applicable)
N/A
8. Client's USCIS Online Account Number (if any)
▶
9. Client's Alien Registration Number (A-Number) (if any)
▶ A-

Client's Contact Information

10. Daytime Telephone Number
4074273044
11. Mobile Telephone Number (if any)
4074273044
12. Email Address (if any)
ricardoprint@icloud.com

Mailing Address of Client

NOTE: Provide the client's mailing address. **Do not** provide the business mailing address of the attorney or accredited representative **unless** it serves as the safe mailing address on the application or petition being filed with this Form G-28.

- 13.a. Street Number and Name **PO Box 90487**
- 13.b. ☐ Apt. ☐ Ste. ☐ Flr. **N/A**
- 13.c. City or Town **San Diego**
- 13.d. State **CA** 13.e. ZIP Code **92169**
- 13.f. Province **N/A**
- 13.g. Postal Code **N/A**
- 13.h. Country
USA

Part 4. Client's Consent to Representation and Signature

Consent to Representation and Release of Information

I have requested the representation of and consented to being represented by the attorney or accredited representative named in **Part 1.** of this form. According to the Privacy Act of 1974 and U.S. Department of Homeland Security (DHS) policy, I also consent to the disclosure to the named attorney or accredited representative of any records pertaining to me that appear in any system of records of USCIS, ICE, or CBP.



Part 4. Client's Consent to Representation and Signature (continued)

Options Regarding Receipt of USCIS Notices and Documents

USCIS will send notices to both a represented party (the client) and his, her, or its attorney or accredited representative either through mail or electronic delivery. USCIS will send all secure identity documents and Travel Documents to the client's U.S. mailing address.

If you want to have notices and/or secure identity documents sent to your attorney or accredited representative of record rather than to you, please select **all applicable** items below. You may change these elections through written notice to USCIS.

- 1.a. ☐ I request that USCIS send original notices on an application or petition to the business address of my attorney or accredited representative as listed in this form.
- 1.b. ☐ I request that USCIS send any secure identity document (Permanent Resident Card, Employment Authorization Document, or Travel Document) that I receive to the U.S. business address of my attorney or accredited representative (or to a designated military or diplomatic address in a foreign country (if permitted)).
- NOTE:** If your notice contains Form I-94, Arrival-Departure Record, USCIS will send the notice to the U.S. business address of your attorney or accredited representative. If you would rather have your Form I-94 sent directly to you, select **Item Number 1.c.**
- 1.c. ☐ I request that USCIS send my notice containing Form I-94 to me at my U.S. mailing address.

Signature of Client or Authorized Signatory for an Entity

2.a. Signature of Client or Authorized Signatory for an Entity



2.b. Date of Signature (mm/dd/yyyy) 06/03/2026

Part 5. Signature of Attorney or Accredited Representative

I have read and understand the regulations and conditions contained in 8 CFR 103.2 and 292 governing appearances and representation before DHS. I declare under penalty of perjury under the laws of the United States that the information I have provided on this form is true and correct.

1. a. Signature of Attorney or Accredited Representative

1. b. Date of Signature (mm/dd/yyyy) 06/03/2026

2. a. Signature of Law Student or Law Graduate

N/A

2. b. Date of Signature (mm/dd/yyyy) N/A



Part 6. Additional Information

If you need extra space to provide any additional information within this form, use the space below. If you need more space than what is provided, you may make copies of this page to complete and file with this form or attach a separate sheet of paper. Type or print your name at the top of each sheet; indicate the **Page Number**, **Part Number**, and **Item Number** to which your answer refers; and sign and date each sheet.

1.a. Family Name (Last Name) **MORANDIM**
1.b. Given Name (First Name) **Ricardo**
1.c. Middle Name **N/A**

2.a. Page Number **2** 2.b. Part Number **3** 2.c. Item Number **1**

2.d. **This appearance relates to immigration matters before: DOS / U.S. Consulate.**

3.a. Page Number **N/A** 3.b. Part Number **N/A** 3.c. Item Number **N/A**

3.d. **N/A**

4.a. Page Number **N/A** 4.b. Part Number **N/A** 4.c. Item Number **N/A**

4.d. **N/A**

5.a. Page Number **N/A** 5.b. Part Number **N/A** 5.c. Item Number **N/A**

5.d. **N/A**

6.a. Page Number **N/A** 6.b. Part Number **N/A** 6.c. Item Number **N/A**

6.d. **N/A**



VETRALLA (VT)

MARRONI

P<ITAMORANDIM<<RICARDO<<<<<<<<<<<<<<<<<<<<<<<<<<<<
YC09460913ITA7009046M3212068<<<<<<<<<<<<<<<<06

Este pasaporte debe ser firmado por el titular,
salvo en caso de incapacidad.

REPÚBLICA FEDERATIVA DO BRASIL

PASSAPORTE
PASSPORT

TIPO / TYPE
P
SOBRENOME / SURNAME
MORANDIM

PASSAPORTE Nº / PASSPORT No
GB711766

NOME / GIVEN NAMES

RICARDO

BRASILEIRO(A)

DATA DO NASCIMENTO / DATE OF BIRTH
04 SET/SEP 1970

SEXO / SEX

M

FILIACÃO / FILIATION

RUTH BERNARDES MORANDIM

GERALDO MORANDIM

DATA DE EXPEDIÇÃO / DATE OF ISSUE
17 MAR/MAR 2020
VÁLIDO ATÉ / DATE OF EXPIRY
16 MAR/MAR 2030

AUTORIDADE / AUTHORITY
SR/DPF/SP

P<BRAMORANDIM<<RICARDO<<<<<<<<<<<<<<<<<<<<<
GB711766<9BRA7009046M3003161<<<<<<<<<<<<<08



MUNICIPALITY OF VETRALLA

Province of Viterbo | DEMOGRAPHIC SERVICES DEPARTMENT II

MARRIAGE CERTIFICATE

Art. 108, Presidential Decree No. 396 - 11/03/2000
The Civil Registrar,
in accordance with the official records,
CERTIFIES THAT

MORANDIM RICARDO

born on 09/04/1970 in SÃO PAULO, BRAZIL
Record No. 58, Part 2, Series B, year 2022, VETRALLA

and

ALVES DIAS LETICIA

born on 12/01/1989 in RIO VERDE, BRAZIL

contracted marriage on 04/25/2014 in RIO VERDE, BRAZIL
Record No. 46, Part 2, Series C, year 2022, VETRALLA

as appears in the Civil Status register of this Municipality

VERTRALLA, October 13, 2022

The Civil Registrar
----//signature//----
LUCA GUERRA

[STAMP:
MUNICIPALITY OF
VERTRALLA – Civil Status
and Personal Information]

This certificate may not be submitted to public administration agencies or to private entities providing public services — Art. 15, Law 183/2011

I, Pedro Peski Ribeiro Lopes, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Italian to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.

Pedro Peski R. Lopes

Date: April 22, 2026.

DEPARTMENT HEAD: DANILO COLARUSSO
OFFICE FOR REVIEWING RECORDS PIAZZA UMBERTO I, 1



COMUNE DI VETRALLA

Provincia di Viterbo | SERVIZIO II DEMOGRAFICI

CERTIFICATO DI MATRIMONIO

Art. 108 D.P.R. 3.11.2000 n. 396

L'Ufficiale di Stato Civile

In conformità alle risultanze degli Atti

CERTIFICA CHE

MORANDIM RICARDO

Nato il 04/09/1970 a SAN PAOLO - BRASILE

Atto N. 58 P. 2 S. B anno 2022 VETRALLA

ALVES DIAS LETICIA

Nata il 01/12/1989 a RIO VERDE - BRASILE

hanno contratto matrimonio il 25/04/2014 in RIO VERDE - BRASILE

Atto N. 46 P. 2 S. C anno 2022 VETRALLA

come risulta dal registro di Stato Civile di questo Comune

VETRALLA, 13 ottobre 2022



Il presente certificato non può essere prodotto agli organi della pubblica amministrazione o ai privati gestori di pubblici servizi - Art. 15 legge 183/2011

RESPONSABILE DEL SETTORE DANILO COLARUSSO
UFFICIO PER LA VISIONE DEGLI ATTI PIAZZA UMBERTO I, 1



REPÚBLICA FEDERATIVA DO BRASIL
REGISTRO CIVIL DAS PESSOAS NATURAIS

Poder Judiciário Estado de Goiás
Selo Eletrônico de Fiscalização
06461510301633128601067
consulte esse selo em
<http://extrajudicial.tjgo.jus.br/selo>

CERTIDÃO DE CASAMENTO
RICARDO MORANDIM
LETÍCIA ALVES DIAS MORANDIM

Matrícula

025817 01 55 2014 2 00078 139 0018183 99

Nome completo de solteiro, datas e locais de nascimento, nacionalidade e filiações dos cônjuges

RICARDO MORANDIM, nascido aos 04 de setembro de 1970, natural de São Paulo-SP, de nacionalidade brasileiro, solteiro, empresário, filho de GERALDO MORANDIM e de RUTH BERNARDES MORANDIM, residente e domiciliado na Rua Winifred, Nº200, Aptº 191, Vila Carrão, em São Paulo-SP **

LETÍCIA ALVES DIAS, nascida aos 01 de dezembro de 1989, natural de Rio Verde-GO, de nacionalidade brasileira, solteira, advogada, filha de LUIZ MAURO DIAS e de LUZIA ALVES DIAS, residente e domiciliada na Rua Pascoal Moreira, Nº292, Nova Vila Maria, em Rio Verde-GO, CEP: 75.905-740 **

Data do registro do casamento (por extenso)

Vinte e cinco de abril de dois mil e quatorze **

Dia
25

Mês
04

Ano
2014

Regime de bens do casamento

Separação de Bens **

Nome que cada um dos cônjuges passou a utilizar (quando houver alteração)

LETÍCIA ALVES DIAS MORANDIM **

Observações / Averbções

Casamento celebrado no Salão Social do Hotel Blue Tree, na Av. Agua Santa, Rio Verde-GO, perante o Juiz de Paz. Emolumentos: R\$26,35; Taxa Judiciária: R\$11,07 **

Nome do Ofício

Registro Civil e Tabelionato de Notas

Oficial Registrador

Evandro Antunes Teixeira - Oficial e Tabelião

Município / UF

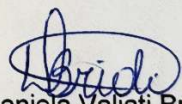
Município e Comarca de Rio Verde - Estado de Goiás

Endereço

Av. Presidente Vargas, nº 292
CEP: 75.901-040 - Fone: (64) 3051-0011 - Fax:
3051-1701

O conteúdo da certidão é verdadeiro. Dou fé.

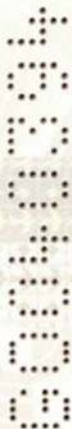
Rio Verde-GO, 18 de dezembro de 2015.


Daniela Valiati Bridi
Escrevente registral



02581-7-1747-1114





Letícia Alves Dias Mesquita

Assinatura do titular / Signature du titulaire /
Bearer's signature / Firma del titular

REPÚBLICA
FEDERATIVA
DO BRASIL

G0040394

Este passaporte deve ser assinado pelo titular, salvo em caso de incapacidade.

Ce passeport doit être signé par le titulaire, sauf en cas d'incapacité.

This passport must be signed, except where the bearer is unable to do so.

Este pasaporte debe ser firmado por el titular, salvo en caso de incapacidad.



PASSAPORTE
PASSPORT

REPÚBLICA FEDERATIVA DO BRASIL

TIPO / TYPE

PAIS EMISSOR / ISSUING COUNTRY

PASSAPORTE N° / PASSPORT No.

P > E

BRA

GO040394

ALVES DIAS M.

ALVES DIAS MURANDINI

NAME / GIVEN NAMES

LETÍCIA

NACIONALIDADE / NATIONALITY

BRASILEIRO(A)

CBE REGIONAL COMMITTEE

01 DEZ/DEC 1989

025414981-28

SEXO / SEX

NATURALIDADE / PLACE OF BIRTH

F

RIO VERDE/GO

LUIZ MAURICIO

LUIZ MAURO DIAS

LUZIA ALVES DIAS

DATA DE EXPEDIÇÃO / DATE OF ISSUE

02 ABR/APR 2026

64 APR/APR 2026

01 ABR/APR 2036

AUTORIDADE / AUTHORITY

SR/PF/SP

P<BRAALVES<DIAS<MORANDIM<<LETICIA<<<<<<<<<
G0040394<OBRA8912019F360401802541498128<<<24



MUNICIPALITY OF VETRALLA

Province of Viterbo | DEMOGRAPHIC SERVICES DEPARTMENT II

SUMMARY OF BIRTH RECORD

Articles 106 and 108 of Presidential Decree No. 396 – 11/03/2000

From the Birth Records Register
of the Municipality of VETRALLA, at No. 59, Part 2, Series B, year 2022, it appears that
on the 28th day of the month of April of the year 2015, at 12:50,
was born in SÃO PAULO – BRAZIL

Surname: **DIAS MORANDIM**
Name: **ARTHUR**

Sex: MALE

NO ANNOTATIONS

VERTRALLA, October 13, 2022

[STAMP:
MUNICIPALITY OF
VERTRALLA – Civil Status
and Personal Information]

The Civil Registrar
----//signature//----
LUCA GUERRA

This certificate may not be submitted to public administration agencies or to private entities providing public services — Art. 15, Law 183/2011

I, Pedro Peski Ribeiro Lopes, telephone number 415 425-2508, mailing address P.O. Box 90487, San Diego, CA 92169, certify that the professional translation of this document from Italian to English has been performed by myself, a qualified translator fluent in both languages, and that the following is an accurate and complete translation of the document.

Pedro Peski R. Lopes

Date: April 22, 2026.

DEPARTMENT HEAD: DANILO COLARUSSO
OFFICE FOR REVIEWING RECORDS PIAZZA UMBERTO I, 1

TEL. 0761.46 69 42 | FAX 0761.47 77 96 | P.IVA 00188530562 | C.C.P. 12540019
www.comune.vetralla.vt.it | E-MAIL: dcolarusso@comune.vetralla.vt.it



COMUNE DI VETRALLA

Provincia di Viterbo | SERVIZIO II DEMOGRAFICI

ESTRATTO PER RIASSUNTO DELL'ATTO DI NASCITA

Art. 106 e 108 D.P.R. 3.11.2000, n. 396

Dal registro degli Atti di Nascita
del comune di VETRALLA al N. 59 P. 2 S. B anno 2022 risulta che

il giorno 28 del mese di Aprile dell'anno 2015 alle ore 12:50

è nato in SAN PAOLO - BRASILE

Cognome: **DIAS MORANDIM**
Nome: **ARTHUR**

Sesso: MASCHILE

NESSUNA ANNOTAZIONE

VETRALLA, 13 ottobre 2022



L'Ufficiale di Stato Civile
LUCA GUERRA

Il presente certificato non può essere prodotto agli organi della pubblica amministrazione o ai privati gestori di pubblici servizi - Art. 15 legge 183/2011

RESPONSABILE DEL SETTORE DANILO COLARUSSO
UFFICIO PER LA VISIONE DEGLI ATTI PIAZZA UMBERTO I, 1

TEL. 0761.46 69 42 | FAX 0761.47 77 96 | P.IVA 00188530562 | C.C.P. 12540019
www.comune.vetralla.vt.it | E-MAIL: dcolarusso@comune.vetralla.vt.it

P<ITADIAS<MORANDIM<<ARTHUR<<<<<<<<<<<<<<<<
YC20328209ITA1504284M2804051<<<<<<<<<<<<<<<00

TAB 2 - SUMMARY COVER LETTER

July 10, 2026.

U.S. Consulate General in São Paulo
Nonimmigrant Visa Unit

E-2 Applicant / Treaty Investor: Ricardo Morandim

Treaty Nationality: Italy

Treaty Enterprise: VISTALAKE USA CAPITAL CORP

Classification Sought: E-2 Treaty Investor Nonimmigrant Visa under INA § 101(a)(15)(E)(ii); 9 FAM 402.9; and 8 C.F.R. § 214.2(e)

RE: E-2 Treaty Investor Visa Application – VISTALAKE USA CAPITAL CORP

Dear Consular Officer,

Our firm represents **Mr. Ricardo Morandim**, an Italian national and the treaty investor of **VISTALAKE USA CAPITAL CORP (“VistaLake”)**, a Florida corporation established to operate an active real estate business focused on **land and property acquisition, residential development and construction, property improvement, fix-and-flip projects, and resale activities**. Mr. Morandim brings more than 20 years of experience in **commercial leadership, sales strategy, client development, strategic negotiations, and complex project management**, including service as a **Business Development Manager at Fingerprint Cards**, and will serve as VistaLake’s **President, Founder, and Managing Director**. The company has established its corporate and banking infrastructure, acquired **eight Florida parcels**, and incurred documented startup and operating expenses in preparation for its development and resale activities. The following summary addresses each E-2 eligibility requirement and identifies the corresponding supporting documentation included in **Tabs 3 through 5**.

Document Scope Note. To comply with the Consulate’s page-count and file-size limits, Tab 4 includes only the relevant pages of lengthy supporting documents; complete copies are available upon request.

1. Company Description

VISTALAKE USA CAPITAL CORP (“VistaLake”) is a Florida corporation formed on December 22, 2025, to conduct an active, for-profit real estate business focused on acquiring land and residential properties, developing and improving those assets, constructing residences through licensed third-party professionals, and reselling completed or repositioned properties in Florida. The company has obtained an EIN, adopted corporate governance documents, opened U.S. business bank accounts, acquired eight Florida parcels, retained professional service providers for

accounting, legal, compliance, and website development, and prepared a five-year Business Plan. VistaLake's formation, ownership, current balance sheet, and year-to-date income statement appear in Tab 3; its operational and investment records appear in Tab 4; and its Business Plan appears in Tab 5.

2. Beneficiary Description

Ricardo Morandim is an Italian citizen, VistaLake's sole shareholder, President-Treasurer, Secretary, Founder, and Managing Director. He brings more than 20 years of experience in commercial leadership, business development, strategic negotiations, market expansion, financial oversight, and coordination of complex projects and third-party relationships. In the United States, he will establish acquisition priorities, approve capital deployment, oversee budgets and project execution, coordinate licensed contractors and other professionals, direct marketing and resale strategy, and build the company's workforce. His ownership and executive authority are documented in Tabs 3 and 4, and his résumé is included in Tab 5.

3. Treaty Nationality of the Applicant and Enterprise (9 FAM 402.9-4(A) and 402.9-4(B))

Mr. Morandim is a national of Italy, a country that maintains the requisite treaty relationship with the United States, and this application is based on his Italian nationality; because he owns 100% of VistaLake's issued shares, the treaty enterprise likewise possesses Italian nationality for E-2 purposes. Copies of Mr. Morandim's Italian and Brazilian passport biodata pages are included in Tab 1, while VistaLake's Articles of Incorporation, stock certificate, corporate minutes, bylaws, and ownership chart are included in Tabs 3 and 4.

4. Original Source, Possession, and Control of Funds (9 FAM 402.9-6(B)(b))

The investment capital originated from Mr. Morandim's interest in COLOMBO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA. and COLOMBO's documented sale of 280,500 quotas, representing 15% of JALL CARDS - CARTÕES E SERVIÇOS LTDA., for R\$15,000,000. Following that transaction, COLOMBO transferred R\$6,300,000 to Mr. Morandim in two identifiable transfers of R\$3,000,000 and R\$3,300,000; those proceeds were reported in his Brazilian tax records and remained in his personal possession and control before he funded VistaLake. Tab 4 contains the relevant corporate records, quota-sale agreement, bank records, tax documentation, and evidence of the funds contributed to VistaLake's U.S. accounts.

5. Investment Made or Actively in the Process of Being Made (9 FAM 402.9-6(B))

Mr. Morandim has moved beyond a mere intent to invest by funding VistaLake and deploying capital into the enterprise. VistaLake has acquired eight Florida parcels, recorded in its name, with an aggregate book value of \$94,315.20, and has incurred documented formation, accounting, compliance, website development, administrative, marketing, property-related, and other business

expenses necessary to establish and advance the enterprise. The committed funds and company-held assets are exposed to commercial loss if the enterprise is unsuccessful, while uncommitted cash is not relied upon as qualifying investment. The current balance sheet and year-to-date income statement are included in Tab 3, while Tab 4 contains an Investment List identifying the date, description, and amount of each completed investment, followed by the deeds, contracts, bank records, invoices, and receipts supporting the material transactions and business expenditures.

6. Real and Operating Commercial Enterprise (9 FAM 402.9-6(D))

VistaLake is a bona fide, for-profit commercial enterprise that has commenced concrete business activity and is positioned to become fully operational in the immediate future. In addition to its legal formation, EIN, corporate governance, and U.S. banking infrastructure, the company owns eight Florida parcels and has engaged professional service providers to support its accounting, compliance, digital, and property-related functions. Its operating model is not limited to holding land for appreciation: VistaLake will actively acquire, develop, improve, market, and resell residential real estate, while construction and other specialized services will be performed by **licensed third-party professionals retained by the company**. Tabs 3 and 4 document the company's present structure, assets, and business activities, while Tab 5 contains its Business Plan and projected operations.

7. Substantiality of the Investment (9 FAM 402.9-6(E))

The investment is substantial under the proportionality test because the capital already committed to company-owned real estate and necessary startup and operating expenses represents a meaningful portion of the cost required to establish this asset-based real estate enterprise and demonstrates Mr. Morandim's financial commitment to its success. The acquisition of eight Florida parcels, with an aggregate book value of \$94,315.20, together with the documented business expenditures and operating infrastructure, places significant capital at commercial risk and provides the foundation for VistaLake's development and resale activities. The financial statements in Tab 3 and the Investment List and transaction evidence in Tab 4 document the capital already committed, while the Business Plan in Tab 5 outlines the company's next operational steps, projected use of capital, development strategy, and anticipated growth.

8. More Than a Marginal Enterprise (9 FAM 402.9-6(F))

VistaLake is projected to generate substantially more than the income required to support Mr. Morandim and his family and to make a meaningful economic contribution through active residential development, workforce growth, engagement of third-party service providers, payroll, and taxes. The five-year Business Plan projects revenue growth from \$650,000 in Year 1 to \$3,760,075 in Year 5, expansion of the staffing plan from two positions in Year 1 to eight positions by Year 5, and payroll growth from \$93,600 to \$557,691 over the same period. These projections are supported by multiple active revenue streams, including land acquisition and resale, residential construction, fix-and-flip projects, small-scale development, and project coordination, rather than

passive property appreciation alone. The company's existing assets and documented expenditures appear in Tabs 3 and 4, while its five-year financial and personnel projections appear in Tab 5.

9. Ability to Develop and Direct the Enterprise (9 FAM 402.9-6(G))

Mr. Morandim is positioned to develop and direct VistaLake through both complete ownership and formal operational control. As the holder of 100% of the issued shares and the company's President-Treasurer, Secretary, Founder, and Managing Director, he possesses ultimate authority over corporate strategy, acquisitions, financing, capital allocation, budgets, business development, marketing, hiring, and property disposition decisions. Construction and other specialized services will be performed by licensed third-party professionals retained by VistaLake. His extensive background in business development, commercial management, strategic negotiations, and complex project management further qualifies him to carry out his executive responsibilities. Tabs 3 and 4 contain the ownership and governance evidence, while Tab 5 contains his résumé and the Business Plan's description of his executive role.

10. Employee Classification Requirement (9 FAM 402.9-6(B) and 402.9-6(C))

Not applicable. Mr. Morandim is applying as the principal treaty investor and 100% owner of VistaLake, not as an employee of a treaty enterprise. His eligibility therefore rests on his investment and his ability to develop and direct the enterprise, as documented throughout Tabs 3 through 5.

11. Intent to Depart Upon Termination of E-2 Status (9 FAM 402.9-4(C))

Mr. Morandim understands that E-2 classification is temporary and intends to depart the United States upon termination of his E-2 status, unless otherwise authorized to remain under U.S. immigration law. Although he is not required to maintain a foreign residence that he has no intention of abandoning, his unequivocal intent to depart upon termination of status satisfies the E-2 requirement.

Conclusion.

The record establishes that Mr. Morandim and VistaLake satisfy the requirements for E-2 Treaty Investor classification. We respectfully request the issuance of his E-2 visa so that he may enter the United States to develop and direct the treaty enterprise.

Thank you for your time and consideration.

Sincerely,



Otavio Haverroth Silva
California Bar # 343486

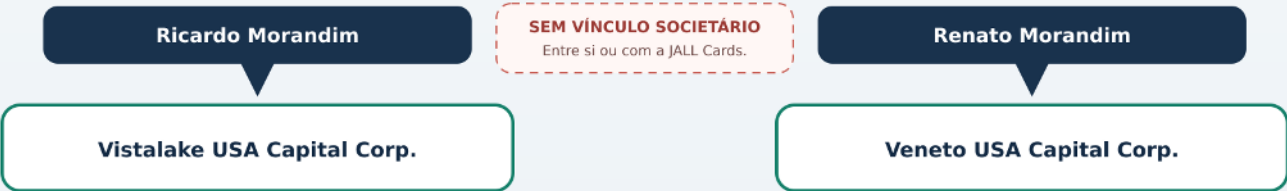
TAB 3 - COMPANY DETAIL

Estrutura Societária e Fluxo da Operação

VENDA DA PARTICIPAÇÃO SOCIETÁRIA



EMPRESAS AMERICANAS INDEPENDENTES



VISTALAKE USA CAPITAL CORP

Balance Sheet

As of Jul 9, 2026

	TOTAL
Assets	
Current Assets	
Bank Accounts	
11 Bank	
111 Bank of America	
1111 BOA 5591	10,816.20
Total for 111 Bank of America	\$10,816.20
112 BB Americas	
1121 Checking (5835) - 2	65,818.50
1122 CD (7905) - 2	3,000.00
Total for 112 BB Americas	\$68,818.50
Total for 11 Bank	\$79,634.70
12 Cash	0.00
Total for Bank Accounts	\$79,634.70
Other Current Assets	
14 Security Deposits	
141 Charlotte County - FL - SD	75.00
142 Marion County - FL - SD	700.00
Total for 14 Security Deposits	\$775.00
16 Commission Advance	3,200.00
17 Real Estate Inventory	
171 Florida	
1711 Charlotte Count - FL - LAND	
1711001 Parcel - 412015452002 - 146 Spring Dr - Rotonda West	15,600.00
1711002 Parcel - 402301426002 - 29411 Peace River Shores Blvd - Punta Gorda	11,300.00
1711003 Parcel - 402301402006 - 29349 Peace River Shores Blvd - Punta Gorda	10,075.50
1711004 Parcel - 402104233003 - 14505 Dania Ave - Port Charlotte	18,114.30
Total for 1711 Charlotte Count - FL - LAND	\$55,089.80
1712 Volusia County - FL - LAND	
1712001 Parcel - 813003200240 - 1712 Ansley Ct - Deltona	15,000.00
1712002 Parcel - 701710150170 - 331 W Walts Ave - Deland	12,500.00
Total for 1712 Volusia County - FL - LAND	\$27,500.00
1713 Marion County - FL - LAND	
1713001 Parcel - 0051-106-030 - No situs - East Marion	5,162.70
1713002 Parcel - 0051-005-011 - No situs - East Marion	6,562.70
Total for 1713 Marion County - FL - LAND	\$11,725.40
Total for 171 Florida	\$94,315.20
Total for 17 Real Estate Inventory	\$94,315.20
Total for Other Current Assets	\$98,290.20
Total for Current Assets	\$177,924.90

VISTALAKE USA CAPITAL CORP

Balance Sheet

As of Jul 9, 2026

	TOTAL
Other Assets	
15 Immigration Investment Costs (E-2 Visa)	8,945.00
Total for Other Assets	\$8,945.00
Total for Assets	\$186,869.90
Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
24 Short-term Loan	
241 Loan from Renato Morandim	0.00
Total for 24 Short-term Loan	\$0.00
Total for Other Current Liabilities	\$0.00
Total for Current Liabilities	\$0.00
Total for Liabilities	\$0.00
Equity	
20 Owner's Equity	
201 Shareholder Contribution	195,608.30
Total for 20 Owner's Equity	\$195,608.30
33 Shareholders Equity	
Net Income	-8,738.40
Total for Equity	\$186,869.90
Total for Liabilities and Equity	\$186,869.90

VISTALAKE USA CAPITAL CORP

Profit and Loss January 1-July 9, 2026

	TOTAL
Income	
43 Other Income	
431 Bank Incentives & Rewards	500.00
Total for 43 Other Income	\$500.00
Total for Income	\$500.00
Gross Profit	\$500.00
Expenses	
63 Travel	
63.1 Airfare	1,311.75
63.2 Hotels	3,807.14
63.3 Vehicle rental	774.02
63.6 Fuel	160.64
63.7 Tools	132.71
Total for 63 Travel	\$6,186.26
71 Operating Expenses	
712 Phones	399.06
Total for 71 Operating Expenses	\$399.06
81 General business expenses	
81.1 Bank fees & service charges	162.00
81.3 Memberships & subscriptions	55.08
81.4 Advertising & Marketing	784.00
81.5 Legal & Professional Fees	1,652.00
Total for 81 General business expenses	\$2,653.08
Total for Expenses	\$9,238.40
Net Operating Income	-\$8,738.40
Net Income	-\$8,738.40

TAB 4 - SUPPORTING DOCUMENTATION

**Electronic Articles of Incorporation
For**

P26000000511
FILED
December 22, 2025
Sec. Of State
lyarbrough

VISTALAKE USA CAPITAL CORP

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

VISTALAKE USA CAPITAL CORP

Article II

The principal place of business address:

806 VERONA STREET
SUITE 1
KISSIMMEE, FL. US 34741

The mailing address of the corporation is:

806 VERONA STREET
SUITE 1
KISSIMMEE, FL. US 34741

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

AVROS CORPORATION
806 VERONA STREET
SUITE 1
KISSIMMEE, FL. 34741

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: RENE C DUVEKOT

P26000000511
FILED
December 22, 2025
Sec. Of State
lyarbrough

Article VI

The name and address of the incorporator is:

RENE C DUVEKOT
806 VERONA STREET
SUITE 1
KISSIMMEE FL 34741

Electronic Signature of Incorporator: RENE C DUVEKOT

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P,S
RICARDO MORANDIM
806 VERONA STREET
KISSIMMEE, FL. 34741 US

Article VIII

The effective date for this corporation shall be:

12/22/2025



Department of the Treasury
Internal Revenue Service
Philadelphia, PA 19255-0023
Important Information – Please Read

IRS Notice CP575A

001684.737465.169375.1547 1 AB 0.641 760



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

001684

February 5, 2026

We assigned you an employer identification number (EIN)

Your EIN is **35-2939088**. The name control associated with this EIN is **VIST**.

What you need to do

- If you did **not** apply for this EIN, visit [IRS.gov/EINNotRequested](https://www.irs.gov/EINNotRequested).
- You must use this EIN and your name exactly as they appear above when you fill out your tax returns, otherwise, it may cause delays. If your name or address is incorrect as shown, call us at the phone number provided below.
- You must file the following forms by the dates shown.

Form	Due date
1120	04/15/2026

If you qualify as a small business corporation and plan to file Form 1120-S, U.S. Income Tax Return for an S Corporation, you must first file Form 2553, Election by a Small Business Corporation, to elect to be treated as an S corporation. Refer to the instructions for the Form 2553 for more information.

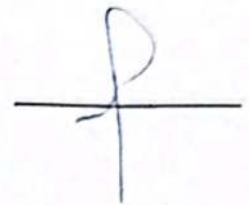
What you need to know

If you need to pay certain types of taxes, like employment or corporate income taxes, we'll send you a package with instructions. The package will tell you how to pay your taxes online using the Electronic Federal Tax Payment System (EFTPS). We'll also send you a personal identification number (PIN) separately. Be sure to activate your PIN when you receive it, so you can start using the EFTPS.

Keep a copy of this notice for your records because we'll only send it to you once. You can share a copy with future officers of your organization or anyone asking for proof of your EIN.

Additional information

- To learn more about EFTPS, refer to Publication 966, Electronic Choices to Pay All Your Federal Taxes.
- Refer to Publication 4557, Safeguarding Taxpayer Data: A Guide for Your Business, for tips on keeping your EIN safe.
- Call us at 800-829-4933 if you have questions about your EIN or this notice.



CORPORATE BY-LAWS
ESTATUTO SOCIAL

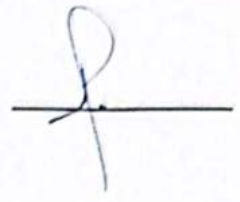
VISTALAKE USA CAPITAL CORP
A FLORIDA Corporation
Empresa constituída no Estado da FLÓRIDA

Bylaws adopted on January 30, 2026
Estatutos adotados em 30 de janeiro de 2026

LANGUAGES	IDIOMAS
This document was prepared in English and Portuguese.	Este documento foi preparado em inglês e português.
In case of disagreement between the two versions, the English version shall prevail.	Em caso de divergência entre as duas versões, prevalece a versão em inglês.

A. Defined terms [Definições]

COMPANY The legal entity named VistaLake USA Capital Corp, incorporated on December 22, 2025 in the State of Florida, United States of America, and Registered with the Internal Revenue Service under number 35-2939088 (EIN).	EMPRESA Pessoa jurídica de nome VistaLake UA Capital Corp, constituída no dia 22 de dezembro de 2025 no Estado da Flórida, Estados Unidos, e Registrada junto ao Internal Revenue Service dos EUA sob número 35-2939088 (EIN).
SHAREHOLDER Individual or corporation who owns one or more shares of stock of the COMPANY.	ACIONISTA Pessoa Física ou Jurídica que detém uma ou mais ações da EMPRESA.
DIRECTOR Individual elected or appointed by the SHAREHOLDERS to represent the SHAREHOLDERS' interests in the COMPANY.	CONSELHEIRO Indivíduo eleito ou designado pelos ACIONISTAS para representar os interesses dos ACIONISTAS na EMPRESA.
BOARD OF DIRECTORS Collectively, all COMPANY DIRECTORS.	CONSELHO ADMINISTRATIVO Coletivamente, todos os CONSELHEIROS da EMPRESA.
OFFICERS Executive managers of the COMPANY. May include PRESIDENT, SECRETARY, TREASURER as well as other functions.	DIRIGENTES Indivíduos responsáveis pela gestão da EMPRESA. Pode incluir PRESIDENTE, SECRETÁRIO, TESOUREIRO e outros cargos.
PRESIDENT OFFICER with highest level of responsibility.	PRESIDENTE DIRIGENTE com o mais alto nível de responsabilidade.
TREASURER OFFICER responsible for the control of the financial assets of the COMPANY.	TESOUREIRO DIRIGENTE responsável por controlar os ativos financeiros da EMPRESA.
SECRETARY OFFICER responsible for COMPANY's compliance with applicable corporate legislation.	SECRETÁRIO DIRIGENTE responsável por assegurar cumprimento da legislação corporativa aplicável.
REGISTERED AGENT Entity designated to receive legal service on behalf of the COMPANY.	CORRESPONDENTE OFICIAL Entidade incumbida de receber notificações oficiais em nome da EMPRESA.
MEETING Event during which SHAREHOLDERS or DIRECTORS make decisions regarding issues of the COMPANY.	ASSEMBLEIA Evento durante o qual ACIONISTAS ou CONSELHEIROS tomam decisões sobre assuntos da EMPRESA.
QUORUM Minimum number of participants required to approve decisions made during a MEETING.	QUORUM Quantidade mínima de participantes necessária para aprovar decisões tomadas durante a ASSEMBLEIA.
HEADQUARTERS The location of the main office of the COMPANY.	SEDE O local do escritório principal da EMPRESA.



F. Officers [Dirigentes]

F.1. OFFICERS [DIRIGENTES]

The COMPANY will have the following OFFICERS: (a) PRESIDENT; (b) TREASURER; (c) SECRETARY.	A EMPRESA terá os seguintes DIRIGENTES: (a) PRESIDENTE; (b) TESOUREIRO; (c) SECRETÁRIO.
The BOARD OF DIRECTORS may create other functions as it may feel advantageous for the good of the COMPANY.	O CONSELHO DE ADMINISTRAÇÃO, poderá criar outros cargos conforme achar necessário para o bem da EMPRESA.
An OFFICER may hold 2 or more offices simultaneously.	Um dirigente poderá ocupar dois ou mais cargos, simultaneamente.

F.2. Appointment, Term [Indicação, Prazo]

The BOARD OF DIRECTORS has the duty and the power to appoint, set terms and compensation and hire OFFICERS.	O CONSELHO ADMINISTRATIVO tem o dever e a autoridade de designar, estabelecer termos e remuneração e contratar DIRIGENTES.
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F.3. Removal and resignation of OFFICERS [Afastamento ou renúncia de DIRIGENTES]

An OFFICER may be removed by the BOARD OF DIRECTORS whenever in the BOARD's judgment the best interests of COMPANY will be served thereby.	Um DIRIGENTE poderá ser removido pelo CONSELHO ADMINISTRATIVO a qualquer instante que tal CONSELHO o julgar necessário para o melhor interesse da EMPRESA.
If an OFFICER resigns or requests a leave at any time by delivering notice to COMPANY, the BOARD OF DIRECTORS shall immediately call for a special MEETING and take actions as appropriate.	Se um DIRIGENTE renúncia ou solicita ausência ao seu cargo através de notificação à EMPRESA, o CONSELHO ADMINISTRATIVO imediatamente convocará uma ASSEMBLEIA extraordinária e deve agir conforme necessário.



F.4. Duties of the PRESIDENT [Deveres do PRESIDENTE]

The PRESIDENT shall conduct its functions and responsibilities as requested and instructed by the BOARD OF DIRECTORS.	O PRESIDENTE deverá desempenhar todas as funções e responsabilidades do seu cargo conforme especificados e instruídos pelo CONSELHO ADMINISTRATIVO.
The PRESIDENT shall conduct the SHAREHOLDER MEETINGS and the BOARD MEETINGS and shall have general responsibility for the COMPANY's activities, subject to the approval of the BOARD OF DIRECTORS.	O PRESIDENTE conduzirá as ASSEMBLEIAS dos ACIONISTAS e as ASSEMBLEIAS do CONSELHO ADMINISTRATIVO e terá a chefia geral das atividades da EMPRESA sujeito à aprovação do CONSELHO ADMINISTRATIVO.
The PRESIDENT shall endeavor that all orders and resolutions of the BOARD OF DIRECTORS are carried out properly.	O PRESIDENTE deverá observar que as resoluções do CONSELHO ADMINISTRATIVO sejam efetivadas adequadamente.
If the PRESIDENT is not able to comply with his duties temporarily, the SECRETARY shall occupy his position and will have the authority and powers of the PRESIDENT during his absence.	Se o PRESIDENTE temporariamente não puder executar suas funções, o SECRETÁRIO assumirá o cargo e terá a autoridade e os poderes do PRESIDENTE durante sua ausência.

F.5. Duties of the SECRETARY [Deveres do SECRETÁRIO]

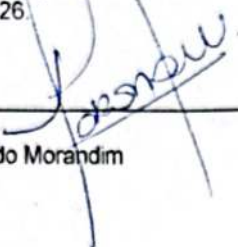
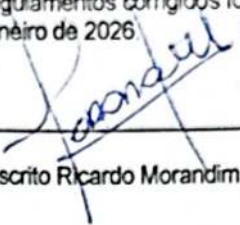
The SECRETARY's duties shall include: • Send notifications of MEETINGS of SHAREHOLDERS and of the BOARD OF DIRECTORS. • Prepare minutes of MEETINGS of SHAREHOLDERS and the BOARD OF DIRECTORS. • Certify records of COMPANY. • File, safeguard and update corporate documents, including minutes, resolutions and records of actions taken by SHAREHOLDERS and by the BOARD OF DIRECTORS. • Ensure compliance with requirements set forth by the Florida Department of State.	Os deveres do SECRETÁRIO incluirão: • Enviar convocações de ASSEMBLEIAS de ACIONISTAS e do CONSELHO ADMINISTRATIVO. • Preparar atas das assembleias de ACIONISTAS e do CONSELHO ADMINISTRATIVO. • Autenticar documentos da EMPRESA. • Arquivar, cuidar e atualizar a documentação corporativa, incluindo: atas, resoluções e relatórios de todas as ações dos ACIONISTAS e do CONSELHO ADMINISTRATIVO. • Assegurar cumprimento dos requerimentos do Departamento de Estado da Flórida.
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F.6. Duties of the TREASURER [Deveres do TESOUREIRO]

The duties of the TREASURER shall include: • Safeguard all COMPANY funds and securities. • Maintain records with full and accurate accounts of all receipts, disbursements, assets and liabilities. • Perform other duties as instructed by the BOARD OF DIRECTORS and/or the PRESIDENT.	Os deveres do TESOUREIRO incluirão: • Cuidar do dinheiro e valores mobiliários da EMPRESA. • Documentar todos os recebimentos, pagamentos, ativos e passivos. • Exercer funções designadas pelo CONSELHO ADMINISTRATIVO e/ou PRESIDENTE.
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H. Adopted [Vigor]

These corrected By-Laws have been adopted on: January 30, 2026 By:  Printed: Ricardo Morandim	Estes regulamentos corrigidos foram aprovados em: 30 de janeiro de 2026 Por:  Nome escrito Ricardo Morandim
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Extraordinary Minutes of the Meeting of the Board of Directors

Ata extraordinária da Assembleia do Conselho Administrativo

(January 30, 2026) – (30 de janeiro de 2026)

A. Quorum and Notice [Quorum e Notificação]

The Board of Directors of VistaLake USA Capital Corp held the first meeting on January 30, 2025. The meeting began at 12PM and ended at 1PM. Notice All Directors waived the need for formal notice for the meeting. Quorum The following people, constituting a quorum, were present in person or by Proxy: • Ricardo Morandim	O Conselho Administrativo da De Perto Company, Inc. participou da primeira assembleia no dia 17 de abril de 2025 A Assembleia iniciou às 12:hs e terminou às 13:hs. Notificação Todos os Conselheiros renunciaram a notificação da primeira assembleia. Quórum As seguintes pessoas, que constituem um quórum, estavam presentes em pessoa ou através de procuração: • Ricardo Morandim
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B. Appointment of Officers [Nomeação de Dirigentes]

On motion, the following persons were unanimously appointed to the following officers: • Ricardo Morandim • - President-Treasurer and Secretary	Sob apoio do conselho, as seguintes pessoas, foram nomeadas, por unanimidade, para os seguintes cargos: • Ricardo Morandim • - Presidente tesoureiro e Secretário
--	--

C. Articles of Incorporation [Artigos de Incorporação]

The Articles of Incorporation were filed with the State of Florida Department of State on December 22, 2025. The corporate secretary was asked to place a file-stamped copy of the articles showing this filing in the corporation's records book.	Os Artigos de Incorporação foram registrados junto ao estado da Flórida em 22 de dezembro de 2025. O secretário foi solicitado a colocar uma cópia autenticada dos Artigos de Incorporação no livro de registros da empresa.
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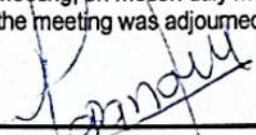
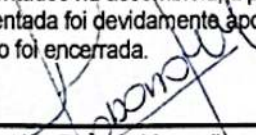
D. Bylaws [Estatuto]

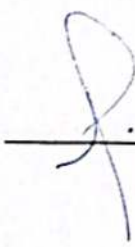
A proposed set of Bylaws of the corporation was presented for adoption. On motion duly made and seconded, it was unanimously: RESOLVED, that the bylaws presented to this meeting are adopted as the bylaws of this corporation; RESOLVED FURTHER, that the secretary of this corporation is asked to execute a Certificate of Adoption of the bylaws, and to place the bylaws with the corporation's records at its principal office.	Uma proposta para o Estatuto da empresa foi apresentada e aprovada por unanimidade. RESOLVIDO, que o Estatuto apresentado a esta reunião seja adotado como o Estatuto da empresa; RESOLVIDO TAMBÉM que o secretário desta empresa é solicitado a executar um Certificado de Aprovação do Estatuto, e arquivá-lo juntos aos registros da empresa, em sua sede.
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E. Principal Office [Sede Da Empresa]

On motion duly made and seconded, it was: RESOLVED, that the principal office of this corporation be located at 806 Verona Street, Suite 1, Kissimmee, FL 34741	Através de uma moção devidamente proposta e apoiada, ficou: RESOLVIDO que a sede da empresa será localizada em 806 Verona Street, Suite 1 em Kissimmee, FL 30741
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F. Adjourn [Encerramento]

Since there was no further business to come before the meeting, on motion duly made and seconded, the meeting was adjourned.  • Secretary Ricardo Morandim	Não havendo mais assuntos a serem apresentados na assembleia, a proposta apresentada foi devidamente apoiada e a reunião foi encerrada.  • Secretário Ricardo Morandim
--	---



001

Certificate Number

1000

Number of Shares

Certificate of Stock

VISTALAKE USA CAPITAL CORP

This Certifies that Ricardo Morandin is the registered holder of one thousand shares of the above named corporation. This certificate is transferable on the books of the corporation only by the shareholder named herein or by the shareholder's duly appointed representative upon surrender of the certificate properly endorsed. There is only one class of shares, and its total authorized issue is ONE THOUSAND shares with no par value. This stock has not been registered with any State or Federal agency and its transfer is subject to restriction. The corporation is organized in the State of Florida.

In Witness Whereof, said corporation has caused this certificate to be signed by its duly authorized officers and its Seal to be hereunto affixed this 30 day of January, 2026.


Ricardo Morandin


Ricardo Morandin

ALTERAÇÃO POR TRANSFORMAÇÃO DE EMPRESA INDIVIDUAL DE RESPONSABILIDADE LTDA - EIRELI EM SOCIEDADE EMPRESÁRIA LTDA

COLOMBO IMPRESSOS DE SEGURANÇA – EIRELI

CNPJ/MF nº 27.631.075/0001-27

N.I.R.E nº 41600559029

LETÍCIA ALVES DIAS MORANDIM, brasileira, casada sob o regime de Separação de Bens, empresária, portadora da Cédula de Identidade Civil RG. nº 60.581.646-3 SSP/SP, inscrita no CPF/MF sob o nº 025.414.981-28, domiciliada em Curitiba/PR, na Rua Duque de Caxias, nº 533, bairro São Francisco, CEP 80530-040, titular da empresa individual de responsabilidade limitada, “**COLOMBO IMPRESSOS DE SEGURANÇA – EIRELI**”, com sede e foro na cidade de Curitiba/PR, na Rua Ubaldino do Amaral, nº 927, Alto da XV, CEP 80045-150, inscrita no CNPJ/MF sob o nº 27.631.075/0001-27, Ato Constitutivo registrado na Junta Comercial do Estado do Paraná, sob o NIRE nº 41600559029 em sessão do dia 02/05/2017, **RESOLVE**, por este instrumento particular alterar e transformar a Empresa Individual de Responsabilidade Limitada-EIRELI em Sociedade Empresária Ltda.

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CLÁUSULA PRIMEIRA: DA TRANSFORMAÇÃO DO TIPO JURÍDICO

Fica transformada a natureza jurídica desta Empresa Individual de Responsabilidade Limitada-EIRELI em **Sociedade Empresária de Responsabilidade Limitada sob a nova denominação social de COLOMBO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA**, que doravante se regerá com sub-rogação de todos os direitos e obrigações pertinentes ao tipo jurídico ora transformado.

CLÁUSULA SEGUNDA: DO CAPITAL SOCIAL

O capital social da EIRELI ora transformada, totalmente integralizado no valor de R\$ 100.000,00 (Cem mil reais), passa a constituir o capital da Sociedade Empresária de Responsabilidade Limitada.

ALTERAÇÃO POR TRANSFORMAÇÃO DE EMPRESA INDIVIDUAL DE RESPONSABILIDADE LTDA - EIRELI EM SOCIEDADE EMPRESÁRIA LTDA

COLOMBO IMPRESSOS DE SEGURANÇA – EIRELI

CNPJ/MF nº 27.631.075/0001-27

N.I.R.E nº 41600559029

CLÁUSULA TERCEIRA: DA ALIENAÇÃO DA PARTICIPAÇÃO SOCIETÁRIA

A titular da EIRELI ora transformada, **LETÍCIA ALVES DIAS MORANDIM**, já qualificada no preâmbulo, retirasse da sociedade, vendendo e transferindo a totalidade de suas quotas onerosamente, conforme contrato particular de compra e venda de quotas societárias, aos novos sócios ingressantes, na proporção igualitária para cada novo sócio.

12 / 2

Assim, o sócio ingressante **RENATO MORANDIM**, brasileiro, administrador, casado sob o regime da Separação de Bens, portador da Cédula de Identidade Civil RG nº 15.441.366-5 SSP/SP, inscrito no CPF/MF sob o nº 104.087.848-22, residente e domiciliado na Avenida José Galante, nº 474, apto 61, Vila Suzana, São Paulo/SP, CEP 05642-001, adquire 50% (Cinquenta) por cento da sociedade empresária, o equivalente a R\$ 50.000,00 (Cinquenta mil reais), representado por 50.000 quotas sociais, no valor de R\$ 1,00 (Um real) cada uma.

Ingressa também na sociedade o sócio **RICARDO MORANDIM**, brasileiro, casado sob o regime de Separação de Bens, empresário, portador da Cédula de Identidade Civil RG nº 15.441.367-7 SSP/SP, inscrito no CPF/MF sob o nº 112.473.318-30, residente e domiciliado na Rua Winifred, nº 200, apto 191, Vila Carrão, São Paulo/SP, CEP 03424-010, adquirindo os outros 50% de participação na sociedade empresária, equivalente a R\$ 50.000,00 (Cinquenta mil reais), representado por 50.000 quotas sociais, no valor de R\$ 1,00 (Um real) cada uma.

CLÁUSULA QUARTA: DO QUADRO SOCIETÁRIO

Considerando que o capital social está totalmente subscrito e integralizado em moeda corrente do país no valor de R\$ 100.000,00 (Cem mil reais), divididos em 100.000 quotas no valor nominal de R\$ 1,00 (um) real cada uma, fica assim a participação societária representada:

Sócios	Proporção	Quotas	Valor em Reais
RENATO MORANDIM	50 %	50.000	R\$ 50.000,00
RICARDO MORANDIM	50 %	50.000	R\$ 50.000,00
Total	100%	100.000	R\$ 100.000,00



ASSINATURA ELETRÔNICA

Certificamos que o ato da empresa COLOMBO ADMINISTRACAO E PARTICIPACOES LTDA consta assinado digitalmente por:

IDENTIFICAÇÃO DO(S) ASSINANTE(S)	
CPF	Nome
02541498128	LETICIA ALVES DIAS MORANDIM
10408784822	RENATO MORANDIM
11247331830	RICARDO MORANDIM



CERTIFICO O REGISTRO EM 26/01/2021 09:59 SOB N° 41209709085.
PROTOCOLO: 210147261 DE 18/01/2021.
CÓDIGO DE VERIFICAÇÃO: 12100487279. CNPJ DA SEDE: 27631075000127.
NIRE: 41209709085. COM EFEITOS DO REGISTRO EM: 04/01/2021.
COLOMBO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA

LEANDRO MARCOS RAYSEL BISCAIA
SECRETÁRIO-GERAL
www.empresafacil.pr.gov.br

Minuta Revisada Machado Meyer

1º de outubro de 2021

CONTRATO DE COMPRA E VENDA DE QUOTAS E OUTRAS AVENÇAS

Por este instrumento particular, as partes ("Partes"), de um lado:

(a) **COLOMBO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA.**, sociedade limitada, inscrita no CNPJ/ME sob o nº 27.631.075/0001-27, com sede na Cidade de Curitiba, Estado do Paraná, na Rua Duque de Caxias, nº 533, CEP 80530-040, neste ato representada na forma de seu contrato social ("Vendedor");

e, de outro lado,

(b) **JHO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA.**, sociedade limitada, inscrita no CNPJ/ME sob o nº 17.344.461/0001-84, com sede na Cidade de São Bernardo do Campo, Estado de São Paulo, na Rua Martini, nº 292, Bloco B1 Sala 5 CEP 09623-030, neste ato representada na forma de seu contrato social ("Compradora");

e, ainda, como interveniente anuente,

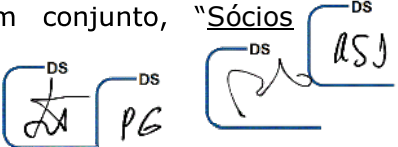
(c) **JALL CARDS - CARTÕES E SERVIÇOS LTDA.**, sociedade limitada, inscrita no CNPJ/ME sob o nº 05.679.171/0001-02, com sede na Cidade de Colombo, Estado do Paraná, Rua Amalia Strapasson de Souza, nº 398, CEP 83413-560, neste ato representada na forma de seu contrato social ("Sociedade").

CONSIDERANDO QUE:

(i) O Vendedor é titular de 280.500 quotas do capital social da Sociedade ("Quotas"), representativas de 15% do capital social total da Sociedade, as quais são assim distribuídas entre os sócios da Sociedade:

Sócios	Nº de Quotas	Valor do Capital Social Total
JHI Administração e Participações Ltda.	935.000	R\$935.000,00
JHO Administração e Participações Ltda.	607.750	R\$607.750,00
Colombo Administração e Participações Ltda.	280.500	R\$280.500,00
Marcio Roberto Castro Schobiner	46.750	R\$46.750,00
Total	1.870.000	R\$1.870.000,00

(ii) Os sócios indiretos da Compradora e da JHO Administração e Participações Ltda. ("JHO"), a saber, os Srs. Antonio Silvio Juliani, Beatriz Maria Alves Juliani e Guilherme Rodrigues Alves Juliani (em conjunto, "Sócios");

DS DS DS


melhor forma de direito, a Compradora compra 280.500 Quotas de titularidade do Vendedor, incluindo todos os direitos inerentes a tais Quotas, e o Vendedor vende suas respectivas Quotas para a Compradora.

2.2. Gravames. As Quotas são transferidas, pelo Vendedor, à Compradora, inteiramente livres e desembaraçadas de quaisquer ônus, opções, contratos, compromissos, exigências, dívidas, dúvidas, penhores, penhoras, cauções, usufrutos, encargos, outros gravames ou restrições de qualquer natureza ("Ônus").

2.3. Alteração do Contrato Social da Sociedade. O Vendedor e a Compradora assinam, nesta data e de forma concomitante com este ato, a necessária alteração ao contrato social da Sociedade para refletir a transferência da totalidade das Quotas para a Compradora, na forma do Anexo 2.3 a este Contrato, sendo que tal alteração deverá ser protocolada na Junta Comercial do Estado do Paraná em até 10 dias contados da presente data.

3. PREÇO

3.1. Preço de Aquisição. Pelo preço total de R\$15.000.000,00 (quinze milhões de reais) e mediante o cumprimento dos termos e condições estabelecidos neste Contrato, o Vendedor, neste ato, cede e transfere as 280.500 Quotas de emissão da Sociedade à Compradora ("Preço de Aquisição").

3.2. Pagamento do Preço de Aquisição. O Preço de Aquisição será pago pela Compradora ao Vendedor na forma descrita na Cláusula 3.2.1 abaixo mediante transferência eletrônica de fundos imediatamente disponíveis (TED), para a seguinte conta corrente:

Banco	Agência	Conta Corrente
CORA 403	001	1193590-8

3.2.1. O pagamento do Preço de Aquisição deverá ser feito em quatro parcelas, sendo:

- (i) A primeira parcela, no valor de R\$1.500.000,00 (um milhão e quinhentos mil reais), foi paga no dia 06.11.2021, através de transferência bancária na conta especificada pela vendedora;
- (ii) A segunda parcela, no valor de R\$4.500.000,00 (quatro milhões e quinhentos mil reais), foi paga no dia 25.11.2021, através de transferência bancária na nota especificada pela vendedora;

[Página de assinaturas do Contrato de Compra e Venda de Quotas e Outras Avenças celebrado em 08 de dezembro de 2021 por e entre Colombo Administração e Participações Ltda., JHO Administração e Participações Ltda. e Jall Cards - Cartões e Serviços Ltda.]

Vendedor:

COLOMBO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA.

DocuSigned by:

Renato Morandim

57E586C96F66419...

Por: Renato Morandim

Cargo: Sócio Administrador

Compradora:

JHO ADMINISTRAÇÃO E PARTICIPAÇÕES LTDA.

DocuSigned by:

ANTONIO SILVIO JULIANI

C21B431A4CA4430...

Por: Antonio Silvio Juliani

Cargo: Sócio

Interveniente anuente:

JALL CARDS - CARTÕES E SERVIÇOS LTDA.

DocuSigned by:

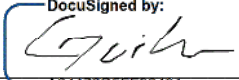
ANTONIO SILVIO JULIANI

C21B431A4CA4430...

Por: Antonio Silvio Juliani

Cargo: Sócio

Testemunhas:

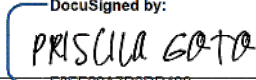
1. 

A94470D5FF93401...

Nome: Guilherme Rodrigues Alves Juliani

RG: 114264849

CPF/ME: 16692127858

2. 

F8FE29A7D2DD490...

Nome: PRISCILA GOTO

RG: 276740944

CPF/ME: 25371404864

Comprovante de transferência



Valor
R\$ 3.300.000,00

Transferência realizada

28/12/2021 13:55:19

Transferência feita por TED

De

Colombo Administração E Participação Ltda

CNPJ: 27631075000127

Ag 0001 - Conta 1193590-8

Para

Ricardo Morandim

CPF: 11247331830

Ag 5813 - Conta 7338-5

Banco Banco do Brasil S.A.

Descrição

Ricardo - Banco do Brasil

Autenticação Cora

7d7eead6-5e6d-4bcf-a673-1f0c2c229e16

Cora SCFI - CNPJ: 37.880.206/0001-63

Ouvidoria: 0800 591 2431

Dias úteis, de segunda à sexta, das 9:00 às 18:00

Comprovante de transferência



Valor
R\$ 3.000.000,00

Transferência realizada

28/12/2021 13:34:39

Transferência feita por TED

De

Colombo Administração E Participação Ltda

CNPJ: 27631075000127

Ag 0001 - Conta 1193590-8

Para

Ricardo Morandim

CPF: 11247331830

Ag 0020 - Conta 257321-4

Banco Banco Btg Pactual S.A.

Descrição

Ricardo BTG

Autenticação Cora

131f879f-6f1c-4f45-9a29-c9e7f08d49cb

Cora SCFI - CNPJ: 37.880.206/0001-63

Ouvidoria: 0800 591 2431

Dias úteis, de segunda à sexta, das 9:00 às 18:00

NOME: RICARDO MORANDIM
CPF: 112.473.318-30
DECLARAÇÃO DE AJUSTE ANUAL

IMPOSTO SOBRE A RENDA - PESSOA FÍSICA
EXERCÍCIO 2022 **ANO-CALENDÁRIO 2021**

IDENTIFICAÇÃO DO CONTRIBUINTE

Nome: RICARDO MORANDIM CPF: 112.473.318-30
Data de Nascimento: 04/09/1970 Título Eleitoral: 205954490191
Possui cônjuge ou companheiro(a)? Sim CPF do cônjuge ou companheiro(a): 025.414.981-28
Houve alteração de dados cadastrais? Não
Um dos declarantes é pessoa com doença grave ou portadora de deficiência física ou mental? Não

Endereço: RUA WINIFRED Número: 200
Complemento: APTO 191 Bairro/Distrito: VILA CARRAO
Município: SAO PAULO UF: SP
CEP: 03424-010 DDD/Telefone:
E-mail: RICARDO.MORANDIM@IDCARDBRASIL.COM.BR DDD/Celular: (11) 95030-0303

Natureza da Ocupação: 12 - Proprietário de empresa ou de firma individual ou empregador-titular
Ocupação Principal: 130 - Gerente ou supervisor de empresa industrial, comercial ou prestadora de serviços
Tipo de declaração: Declaração de Ajuste Anual Original
Nº do recibo da última declaração entregue do exercício de 2021: 12.71.86.78.67-49

DEPENDENTES

CÓDIGO	NOME	DATA DE NASCIMENTO	CPF
21	ARTHUR DIAS MORANDIM	28/04/2015	504.440.108-07
Email :		Celular :	
Dependente mora com o titular da declaração? Sim			
11	LETICIA ALVES DIAS MORANDIM	01/12/1989	025.414.981-28
Email :		Celular :	
Dependente mora com o titular da declaração? Sim			
TOTAL DE DEDUÇÃO COM DEPENDENTES			4.550,16

ALIMENTANDOS

Sem Informações

RENDIMENTOS TRIBUTÁVEIS RECEBIDOS DE PESSOA JURÍDICA PELO TITULAR

(Valores em Reais)

NOME DA FONTE PAGADORA	REND. RECEBIDOS DE PES. JURÍDICA	CONTR. PREVID. OFICIAL	IMPOSTO RETIDO NA FONTE	13º SALÁRIO	IRRF SOBRE 13º SALÁRIO
SUL AMERICA SEGUROS DE PESSOAS E PREVID S/A CNPJ/CPF: 01.704.513/0001-46	1.920,52	0,00	288,05	0,00	0,00
COLOMBO ADM E PARTICIPACOES LTDA CNPJ/CPF: 27.631.075/0001-27	72.293,55	8.536,57	7.958,83	512,50	0,00
TOTAL	74.214,07	8.536,57	8.246,88	512,50	0,00

RENDIMENTOS TRIBUTÁVEIS RECEBIDOS DE PESSOA JURÍDICA PELOS DEPENDENTES

Sem Informações

RENDIMENTOS TRIBUTÁVEIS RECEBIDOS DE PESSOA FÍSICA E DO EXTERIOR PELO TITULAR

Sem Informações

NOME: RICARDO MORANDIM**CPF: 112.473.318-30****DECLARAÇÃO DE AJUSTE ANUAL****IMPOSTO SOBRE A RENDA - PESSOA FÍSICA****EXERCÍCIO 2022****ANO-CALENDÁRIO 2021****RENDIMENTOS TRIBUTÁVEIS RECEBIDOS DE PESSOA FÍSICA E DO EXTERIOR PELOS DEPENDENTES**

Sem Informações

RENDIMENTOS ISENTOS E NÃO TRIBUTÁVEIS

(Valores em Reais)

04. Indenizações por rescisão de contrato de trabalho, inclusive a título de PDV, e por acidente de trabalho; e FGTS 13.355,26

Beneficiário	CPF	CPF/CNPJ da Fonte Pagadora	Nome da Fonte Pagadora	Valor
Titular	112.473.318-30	27.631.075/0001-27	COLOMBO ADM E PARTICIPACOES LTDA	13.355,26

09. Lucros e dividendos recebidos 7.348.600,00

Beneficiário	CPF	CNPJ da Fonte Pagadora	Nome da Fonte Pagadora	Valor
Titular	112.473.318-30	27.631.075/0001-27	COLOMBO ADM E PARTICIPACOES LTDA	7.348.600,00

12. Rendimentos de cadernetas de poupança, letras hipotecárias, letras de crédito do agronegócio e imobiliário (LCA e LCI) e certificados de recebíveis do agronegócio e imobiliários (CRA e CRI) 5.472,64

Beneficiário	CPF	CNPJ da Fonte Pagadora	Nome da Fonte Pagadora	Valor
Dependente	025.414.981-28	60.701.190/0001-04	BANCO ITAU UNIBANCO S/A	5.472,64

TOTAL 7.367.427,90**RENDIMENTOS SUJEITOS À TRIBUTAÇÃO EXCLUSIVA / DEFINITIVA**

(Valores em Reais)

01. 13º salário 512,50

06. Rendimentos de aplicações financeiras 2.513,65

Beneficiário	CPF	CNPJ da Fonte Pagadora	Nome da Fonte Pagadora	Valor
Dependente	025.414.981-28	60.701.190/0001-04	BANCO ITAU UNIBANCO S/A	1.143,58
Dependente	025.414.981-28	60.701.190/0001-04	BANCO ITAU UNIBANCO S/A	1.370,07

TOTAL 3.026,15**RENDIMENTOS TRIBUTÁVEIS RECEBIDOS DE PESSOA JURÍDICA PELO TITULAR (IMPOSTO COM EXIGIBILIDADE SUSPensa)**

Sem Informações

RENDIMENTOS TRIBUTÁVEIS RECEBIDOS DE PESSOA JURÍDICA PELOS DEPENDENTES (IMPOSTO COM EXIGIBILIDADE SUSPensa)

Sem Informações

RENDIMENTOS TRIBUTÁVEIS DE PESSOA JURÍDICA RECEBIDOS ACUMULADAMENTE PELO TITULAR

Sem Informações

RENDIMENTOS TRIBUTÁVEIS DE PESSOA JURÍDICA RECEBIDOS ACUMULADAMENTE PELOS DEPENDENTES

Sem Informações

NOME: RICARDO MORANDIM

CPF: 112.473.318-30

DECLARAÇÃO DE AJUSTE ANUAL

IMPOSTO SOBRE A RENDA - PESSOA FÍSICA

EXERCÍCIO 2022

ANO-CALENDÁRIO 2021

EVOLUÇÃO PATRIMONIAL

Bens e direitos em 31/12/2020	319.864,15
Bens e direitos em 31/12/2021	7.535.734,24
Dívidas e ônus reais em 31/12/2020	0,00
Dívidas e ônus reais em 31/12/2021	0,00

OUTRAS INFORMAÇÕES

Rendimentos isentos e não tributáveis	7.367.427,90
Rendimentos sujeitos à tributação exclusiva/definitiva	3.026,15
Rendimentos tributáveis - imposto com exigibilidade suspensa	0,00
Depósitos judiciais do imposto	0,00
Imposto pago sobre Ganhos de Capital	0,00
Imposto pago Ganhos de Capital Moeda Estrangeira - Bens, direitos e Aplicações Financeiras	0,00
Total do imposto retido na fonte (Lei nº11.033/2004), conforme dados informados pelo contribuinte	0,00
Imposto pago sobre Renda Variável	0,00
Doações a Partidos Políticos e Candidatos a Cargos Eletivos	
Imposto a pagar sobre o Ganho de Capital - Moeda Estrangeira em Espécie	0,00
Imposto diferido dos Ganhos de Capital	0,00
Imposto devido sobre Ganhos de Capital	0,00
Imposto devido sobre ganhos líquidos em Renda Variável	0,00
Imposto devido sobre Ganhos de Capital Moeda Estrangeira - Bens, direitos e aplic. financeiras	0,00



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.



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**

Date Time	Category	Transaction	Description	Additional Info	Amount
03/10/2026 10h12	TRANSFER	Wire in	BTG Pactual	-	\$ 29.945,00
03/09/2026 14h27	FEE	Wire Fee out	BTG Pactual	-	-\$ 10,00
03/09/2026 14h26	TRANSFER	Wire out	Vistalake Usa Capital Corp	-	-\$ 29.990,00
03/09/2026 12h19	TRANSFER	Internal transfer in	Ricardo Morandim	-	\$ 23.800,00
02/27/2026 15h42	TRANSFER	Internal transfer in	Ricardo Morandim	-	\$ 6.200,00

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.

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**Bank**

1221 Brickell Avenue • Suite 2200
Miami, FL 33131

Return Service Requested

00062368 FBBA1D05012604180800 01 000000000 0000000 003

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
 **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 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



Item	Deed n.	Fund Recupient (Payee)	Registered Owner	Legal Description	Acquisition Date	Value
1	25-1097	Charlotte County Clerk of Court	VISTALAKE USA CAPITAL CORP	PCH 032 2473 0011 PORT CHARLOTTE SEC 32 BLK 2473 LT 11	3/25/2026	\$18.900,00
2	296956	Marion County Clerk of Court	VISTALAKE USA CAPITAL CORP	SEC 33 TWP 11 RGE 24 OCALA NATIONAL FOREST CAMPSITES BLK E LOT 11 BEING MORE FULLY DESC AS FOLLOWS: W 80 FT OF E 1870 FT OF S 115 FT OF N 345 FT OF E 3/4 SUB TO EASEMENT ALG S 15 FT FOR ROAD ROW PLAT BOOK UNR PAGE 064	3/13/2026	\$6.500,00
3	296957	Marion County Clerk of Court	VISTALAKE USA CAPITAL CORP	SEC 33 TWP 11 RGE 24 OCALA NATIONAL FOREST CAMPSITES BLK FF LOT 30 BEING MORE FULLY DESC AS FOLLOWS: W 80 FT OF E 2510 FT OF S 115 FT OF N 2530 FT OF E 3/4 SUB TO EASEMENT ALG N 15 FT FOR UTILITIES & ROAD ROW PLAT BOOK UNR PAGE 064	3/13/2026	\$5.100,00
4	02398-18	Clerk of Court de Volusia County	VISTALAKE USA CAPITAL CORP	LOT 17 SUB S 1/2 BLK 15 HOWRYS ADDD DELAND PER OR 4502 PG 1163	4/21/2026	\$12.500,00
5	03889-23	Clerk of Court de Volusia County	VISTALAKE USA CAPITAL CORP	LOT 24 BLK 81 DELTONA LAKES UNIT 3 PER OR 2430 PG 0447 PER OR 6427 PG 3409 PER OR 7731 PG 0902	4/21/2026	\$15.000,00
6	25-0850	Charlotte County Clerk of Court	VISTALAKE USA CAPITAL CORP	PRS 007 000C 0010 PEACE RIVER SHORES UN 7 BLK C LT 10	4/21/2026	\$11.300
7	25-0865	Charlotte County Clerk of Court	VISTALAKE USA CAPITAL CORP	RHT 000 0000 1224 ROTONDA HEIGHTS LT 1224	4/21/2026	\$15.600
8	25-1179	Charlotte County Clerk of Court	VISTALAKE USA CAPITAL CORP	007 000H 0006 PEACE RIV SH UN 7 BLK H LT 6	05/06/2026	\$10.500

Prepared By & Return to:
Jackie Nelson
Tax Deeds #83
350 East Marion Avenue
Punta Gorda, FL 33950

Tax Deed File No. 25-1097
Property Identification No. 402104233003

TAX DEED

State of Florida
County Of Charlotte

The following Tax Sale Certificate Numbered 2022-368 issued on 1st day of June, 2022, was filed in the office of the Tax Collector of this County and application made for the issuance of a tax deed, the applicant having paid or redeemed all other taxes or tax sale certificates on the land described as required by law to be paid or redeemed, and the costs and expenses of this sale, and due notice of sale having been published as required by law, and no person entitled to do so having appeared to redeem said land; such land was sold on the 24th day of March, 2026, offered for sale as required by law for cash to the highest bidder and was sold to: VISTALAKE USA CAPITAL CORP

ADDRESS:

806 VERONA STREET SUITE 1 806 VERONA STREET SUITE 1
KISSIMMEE, FL 34741

being the highest bidder and having paid the sum of the bid as required by the Laws of Florida.

NOW, on 25th day of March, 2026, in the County of Charlotte, State of Florida, in consideration of the sum of \$18,900.00 Eighteen thousand nine hundred dollars only being the amount paid pursuant to the Laws of Florida does hereby sell the following lands, including any hereditaments, buildings, fixtures and improvements of any kind and description, situated in the County and State aforesaid and described as follows:

PCH 032 2473 0011 PORT CHARLOTTE SEC 32 BLK 2473 LT 11

Original Owners of Record:
DANIELS, AMINA

Roger D. Eaton
Clerk of the Circuit Court

Witness:


Jennifer Jurisko

350 E Marion Avenue
Punta Gorda, FL 33950


Kimberly D Milleson

350 E Marion Avenue
Punta Gorda, FL 33950

State of Florida
County Of Charlotte

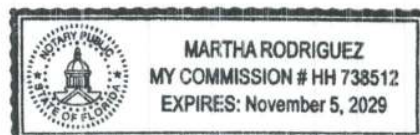
On the 25th day of March, 2026, before me Martha Rodriguez personally appeared Jackie Nelson a Deputy Clerk for Clerk of the Circuit Court in and for the State and this County known to me to be the person described in, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be his/her own free act and deed for the use and purposes therein mentioned, who is personally known to me and who did not take an oath.

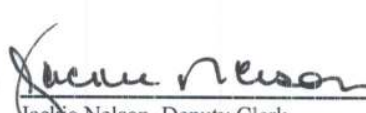
Witness my hand and office seal date aforesaid.

Notary Public State of Florida

Martha Rodriguez

ROGER D. EATON, CHARLOTTE COUNTY CLERK OF
CIRCUIT COURT
PAGE: 3
INSTR #: 3626957 Doc Type: TXD
Recorded: 03/25/2026 at 03:13 PM
Rec. Fee: RECORDING \$27.00 DOCTAX PD \$132.30



By: 
Jackie Nelson, Deputy Clerk

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

Available in English and Spanish

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When you use the QRC feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply. Fees or other costs may apply to wire transfers.



SSM-11-25-0293.B | 8604277



TAX DEED



GREGORY C HARRELL CLERK & COMPTROLLER MARION CO
 DATE: 03/17/2026 08:47:12 AM
 FILE #: 2026032977 OR BK 8854 PGS 982-984
 REC FEES: \$27.00 INDEX FEES: \$0.00
 DDS: \$45.50 MDS: \$0 INT: \$0

GREGORY C. HARRELL
 Clerk of Court and Comptroller

SALE # 296956
 PROPERTY ID NUMBER 0051-005-011

STATE OF FLORIDA
 COUNTY OF MARION

Tax Certificate Numbered 369 issued on Jun 01, 2016 was filed in the office of the tax collector of Marion County, Florida. An application has been made for the issuance of a tax deed. The applicant has paid or redeemed all other taxes or tax certificates on the land as required by law. The notice of sale, including the cost and expenses of this sale, has been published as required by law. No person entitled to do so has appeared to redeem the land. On the 11th day of March, 2026, the land was offered for sale. It was sold to, **VISTALAKE USA CAPITAL CORP** address **806 VERONA STREET SUITE 1; KISSIMMEE, FL 34741**, who was the highest bidder and has paid the sum of the bid as required by law.

The lands described below, including any inherited property, buildings, fixtures, and improvements of any kind and description, situated in this County and State.

Description of lands:

SEC 33 TWP 11 RGE 24
OCALA NATIONAL FOREST CAMPSITES
BLK E LOT 11 BEING MORE FULLY DESC AS FOLLOWS:
W 80 FT OF E 1870 FT OF S 115 FT OF N 345 FT OF E 3/4
SUB TO EASEMENT ALG S 15 FT FOR ROAD ROW
PLAT BOOK UNR PAGE 064

On 13th day of March, 2026, in Marion County, Florida, for the sum of (\$ 6,500.00) SIX THOUSAND FIVE HUNDRED AND 00 / 100-----Dollars, the amount paid as required by law.

GREGORY C. HARRELL
 CLERK OF COURT AND COMPTROLLER
 MARION COUNTY, FLORIDA



SUBJECT TO CURRENT TAXES

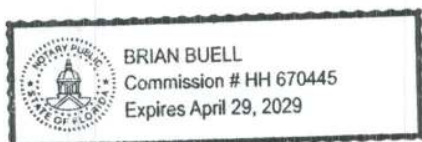
WITNESS:

B. Cates
 Printed Name: Beth Cates
 Address: P.O. Box 1030, Ocala, FL 34478

L. Hutchison
 Printed Name: L. HUTCHISON
 Address: P.O. Box 1030, Ocala, FL 34478

STATE OF FLORIDA
 COUNTY OF MARION

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this March 13, 2026, by GREGORY C. HARRELL, Clerk of Court and Comptroller in and for the State and this County, who is ☒ personally known or ☐ produced identification, type of identification produced _____, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be her own free act and deed for the use and purposes therein mentioned. Witness my hand and official seal date aforesaid.



BB

Notary Public



TAX DEED



GREGORY C HARRELL CLERK & COMPTROLLER MARION CO

DATE: 03/17/2026 08:47:12 AM

FILE #: 2026032978 OR BK 8854 PGS 985-987

REC FEES: \$27.00 INDEX FEES: \$0.00

DDS: \$35.70 MDS: \$0 INT: \$0

GREGORY C. HARRELL

Clerk of Court and Comptroller

SALE # 296957

PROPERTY ID NUMBER 0051-106-030

STATE OF FLORIDA

COUNTY OF MARION

Tax Certificate Numbered 501 issued on Jun 01, 2016 was filed in the office of the tax collector of Marion County, Florida. An application has been made for the issuance of a tax deed. The applicant has paid or redeemed all other taxes or tax certificates on the land as required by law. The notice of sale, including the cost and expenses of this sale, has been published as required by law. No person entitled to do so has appeared to redeem the land. On the 11th day of March, 2026, the land was offered for sale. It was sold to, **VISTALAKE USA CAPITAL CORP** address **806 VERONA STREET SUITE 1; KISSIMMEE, FL 34741**, who was the highest bidder and has paid the sum of the bid as required by law.

The lands described below, including any inherited property, buildings, fixtures, and improvements of any kind and description, situated in this County and State.

Description of lands:

SEC 33 TWP 11 RGE 24

OCALA NATIONAL FOREST CAMPSITES

BLK FF LOT 30 BEING MORE FULLY DESC AS FOLLOWS:

W 80 FT OF E 2510 FT OF S 115 FT OF N 2530 FT OF E 3/4

SUB TO EASEMENT ALG N 15 FT FOR UTILITIES & ROAD ROW

PLAT BOOK UNR PAGE 064

On 13th day of March, 2026, in Marion County, Florida, for the sum of (\$ 5,100.00) FIVE THOUSAND ONE HUNDRED AND 00 / 100-----Dollars, the amount paid as required by law.

GREGORY C. HARRELL
CLERK OF COURT AND COMPTROLLER
MARION COUNTY, FLORIDA



SUBJECT TO CURRENT TAXES

WITNESS:

Printed Name:

Address: P.O. Box 1030, Ocala, FL 34478

Printed Name:

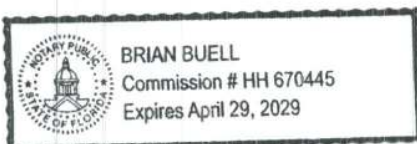
Address: P.O. Box 1030, Ocala, FL 34478

STATE OF FLORIDA

COUNTY OF MARION

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this March 13, 2026, by GREGORY C. HARRELL, Clerk of Court and Comptroller in and for the State and this County, who is ☒ personally known or ☐ produced identification, type of identification produced _____, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be her own free act and deed for the use and purposes therein mentioned.

Witness my hand and official seal date aforesaid.



B. B.
Notary Public



1 de 3

Zoom automatico

**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

ADDITIONAL INFORMATION:
 ALL MONETARY VALUES
 ARE IN U.S. DOLLARS
 UNLESS OTHERWISE
 SPECIFIED

**FDIC**

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

REAL ESTATE PURCHASE AND SALE AGREEMENT

THIS AGREEMENT is made and entered into this 21st day of April, 2026, by and between:

SELLER: VENETO USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Renato Morandim.

BUYER: VISTALAKE USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Ricardo Morandim.

- 1. PROPERTY:** Seller agrees to sell and Buyer agrees to purchase the real property located at:

Address: 331 W Walts Ave, Deland, FL 32720

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

Parcel ID / Folio: 701710150170

- 2. PURCHASE PRICE:** The total purchase price for the Property is **\$12,500.00 (Twelve thousand, five hundred.U.S. Dollars)**. The Buyer shall pay the full amount via wire transfer or cashier's check at Closing.

- 3. CLOSING:** The closing of the transaction shall take place on or before May 30, 2026, at a time and place mutually agreed upon by the parties.

- 4. CONVEYANCE:** Seller shall convey title to the Property to Buyer by Warranty Deed, free and clear of all liens, encumbrances, and clouds on title, except for taxes for the current year.

- 5. AS-IS CONDITION:** The Property is being sold in "AS-IS" condition. Buyer acknowledges that they have had the opportunity to inspect the Property and accepts the condition thereof.

- 6. BROKERAGE:** The parties represent and warrant that no real estate broker has been involved in this transaction, and no commission is due to any party.

- 7. GOVERNING LAW:** This Agreement shall be governed by and construed in accordance with the laws of the State of Florida.

- 8. SIGNATURES:** The parties have executed this Agreement on the date first written above.



SELLER: VENETO USA CAPITAL CORP

By: Renato Morandim, Authorized Officer

Witness 1: Renato C.D. Morandim Witness 2: Arthur Lima

BUYER: VISTALAKE USA CAPITAL CORP

By: Ricardo Morandim, Authorized Officer

Witness 1: Renato C.D. Morandim Witness 2: Arthur Lima



Thank you for banking with Banco Do Brasil Americas. If you need assistance, contact customer service.

[< Back](#)

Wire Transfer Detail

Reference Number:	750715
Wire Type:	Domestic
Status:	Processed
Portfolio:	VISTALAKE USA CAPITAL CORP
Wire Name:	Veneto Usa Capital Corp
Debit Account:	BUSINESS GOLD CHECKING-5835
Amount:	\$12,500.00
Purpose:	Purchase of real estate
Frequency:	Single
Transfer On:	04/28/2026
Federal Reference Number:	20260428MMQFMPS8000226

Receiving Bank Information

ABA:	121145433
Bank Name:	COLUMN NATIONAL ASSOCIATION MERCURY
Address:	
City, State, Postal Code:	SAN FRANCISCO,CA
Bank To Bank Information:	

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SELLER: VENETO USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Renato Morandim.

BUYER: VISTALAKE USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Ricardo Morandim.

- 1. PROPERTY:** Seller agrees to sell and Buyer agrees to purchase the real property located at:

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

Parcel ID / Folio: 813003200240

- 2. PURCHASE PRICE:** The total purchase price for the Property is **\$15,000.00 (Fifteen thousand hundred .U.S. Dollars)**. The Buyer shall pay the full amount via wire transfer or cashier's check at Closing.

- 3. CLOSING:** The closing of the transaction shall take place on or before May 30, 2026, at a time and place mutually agreed upon by the parties.

- 4. CONVEYANCE:** Seller shall convey title to the Property to Buyer by Warranty Deed, free and clear of all liens, encumbrances, and clouds on title, except for taxes for the current year.

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SELLER: VENETO USA CAPITAL CORP

By: Renato Morandim, Authorized Officer

Witness 1: Petris A.D. morandim Witness 2: Aurke Lima

BUYER: VISTALAKE USA CAPITAL CORP

By: Ricardo Morandim, Authorized Officer

Witness 1: Petris A.D. morandim Witness 2: Aurke Lima



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Wire Transfer Detail

Reference Number:	756965
Wire Type:	Domestic
Status:	Processed
Portfolio:	VISTALAKE USA CAPITAL CORP
Wire Name:	Veneto Usa Capital Corp
Debit Account:	BUSINESS GOLD CHECKING-5835
Amount:	\$15,000.00
Purpose:	Purchase of real estate
Frequency:	Single
Transfer On:	05/07/2026
Federal Reference Number:	20260507MMQFMPS8000161

Receiving Bank Information

ABA:	121145433
Bank Name:	COLUMN NATIONAL ASSOCIATION MERCURY
Address:	
City, State, Postal Code:	SAN FRANCISCO,CA
Bank To Bank Information:	Payment Real Estate

REAL ESTATE PURCHASE AND SALE AGREEMENT

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SELLER: VENETO USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Renato Morandim.

BUYER: VISTALAKE USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Ricardo Morandim.

- 1. PROPERTY:** Seller agrees to sell and Buyer agrees to purchase the real property located at:

Address: 29411 Peace River Shores Blvd, Punta Gorda, FL 33982

Legal Description: PRS 007 000C 0010

Parcel ID / Folio: 402301426002

- 2. PURCHASE PRICE:** The total purchase price for the Property is **\$11,300.00 (Eleven thousand, three hundred .U.S. Dollars)**. The Buyer shall pay the full amount via wire transfer or cashier's check at Closing.

- 3. CLOSING:** The closing of the transaction shall take place on or before May 30, 2026, at a time and place mutually agreed upon by the parties.

- 4. CONVEYANCE:** Seller shall convey title to the Property to Buyer by Warranty Deed, free and clear of all liens, encumbrances, and clouds on title, except for taxes for the current year.

- 5. AS-IS CONDITION:** The Property is being sold in "AS-IS" condition. Buyer acknowledges that they have had the opportunity to inspect the Property and accepts the condition thereof.

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SELLER: VENETO USA CAPITAL CORP

By: Renato Morandim, Authorized Officer

Witness 1: Letícia G.D. Morandim Witness 2: Arthur Lima

BUYER: VISTALAKE USA CAPITAL CORP

By: Ricardo Morandim, Authorized Officer

Witness 1: Letícia G.D. Morandim Witness 2: Arthur Lima



Business Adv Fundamentals - 5591 : Account Activity

Transaction details

Posting date

Apr 22, 2026

Description

TRANSFER VISTALAKE USA CAPITAL:Veneto Usa Capital C Confirmation# 0688587466

Type

Transfer

Status

Reconciled

Amount

-\$11,300.00

Description

TRANSFER VISTALAKE USA CAPITAL:Veneto Usa Capital C Confirmation# 0688587466

Merchant name

VISTALAKE USA CAPITAL:VENETO USA CAPITAL

Transaction category

Uncategorized : Uncategorized

REAL ESTATE PURCHASE AND SALE AGREEMENT

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SELLER: VENETO USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Renato Morandim.

BUYER: VISTALAKE USA CAPITAL CORP, a corporation organized and existing under the laws of Florida, with a principal address at 806 Verona Street, Suite 1, Kissimmee, FL 34741, represented by Ricardo Morandim.

- 1. PROPERTY:** Seller agrees to sell and Buyer agrees to purchase the real property located at:

Address: 146 Spring Dr, Rotonda West, FL 33947

Legal Description: RHT 000 0000 1224

Parcel ID / Folio: 412015452002

- 2. PURCHASE PRICE:** The total purchase price for the Property is **\$15,600.00 (Fifteen thousand, six hundred .U.S. Dollars)**. The Buyer shall pay the full amount via wire transfer or cashier's check at Closing.

- 3. CLOSING:** The closing of the transaction shall take place on or before May 30, 2026, at a time and place mutually agreed upon by the parties.

- 4. CONVEYANCE:** Seller shall convey title to the Property to Buyer by Warranty Deed, free and clear of all liens, encumbrances, and clouds on title, except for taxes for the current year.

- 5. AS-IS CONDITION:** The Property is being sold in "AS-IS" condition. Buyer acknowledges that they have had the opportunity to inspect the Property and accepts the condition thereof.

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- 8. SIGNATURES:** The parties have executed this Agreement on the date first written above.



SELLER: VENETO USA CAPITAL CORP

By: Renato Morandim, Authorized Officer

Witness 1: Letícia G. D. Morandim Witness 2: Antônio

BUYER: VISTALAKE USA CAPITAL CORP

By: Ricardo Morandim, Authorized Officer

Witness 1: Letícia G. D. Morandim Witness 2: Antônio



Fundamentos de Administração de Negócios - 5591 : Account Activity

Transaction details

Posting date

Apr 22, 2026

Description

TRANSFER VISTALAKE USA CAPITA:Veneto
Usa Capital C Confirmation# 1488610033

Type

Transfer

Status

Reconciled

Amount

-\$15,600.00

Description

TRANSFER VISTALAKE USA CAPITA:Veneto Usa Capital C
Confirmation# 1488610033

Merchant name

VISTALAKE USA CAPITA:VENETO USA CAPITAL

Transaction category

Uncategorized : Uncategorized

Prepared By & Return to:
Kimberly D Milleson
Tax Deeds #83
350 East Marion Avenue
Punta Gorda, FL 33950

Tax Deed File No. 25-1179
Property Identification No. 402301402006

TAX DEED

State of Florida
County Of Charlotte

The following Tax Sale Certificate Numbered 2023-5528 issued on 1st day of June, 2023, was filed in the office of the Tax Collector of this County and application made for the issuance of a tax deed, the applicant having paid or redeemed all other taxes or tax sale certificates on the land described as required by law to be paid or redeemed, and the costs and expenses of this sale, and due notice of sale having been published as required by law, and no person entitled to do so having appeared to redeem said land; such land was sold on the 5th day of May, 2026, offered for sale as required by law for cash to the highest bidder and was sold to: VISTALAKE USA CAPITAL CORP

ADDRESS:

806 VERONA STREET SUITE 1 806 VERONA STREET SUITE 1
KISSIMMEE, FL 34741

being the highest bidder and having paid the sum of the bid as required by the Laws of Florida.

NOW, on 6th day of May, 2026, in the County of Charlotte, State of Florida, in consideration of the sum of \$10,500.00 Ten thousand five hundred dollars only being the amount paid pursuant to the Laws of Florida does hereby sell the following lands, including any hereditaments, buildings, fixtures and improvements of any kind and description, situated in the County and State aforesaid and described as follows:

PRS 007 000H 0006 PEACE RIV SH UN 7 BLK H LT 6

Original Owners of Record:
WHITCHER, WILLIAM B
WHITCHER, DONALD L

Roger D. Eaton
Clerk of the Circuit Court

Witness:

Crystal M. Henderson
Crystal Henderson

350 E Marion Avenue
Punta Gorda, FL 33950

Martha Rodriguez
Martha Rodriguez

350 E Marion Avenue
Punta Gorda, FL 33950

State of Florida
County Of Charlotte

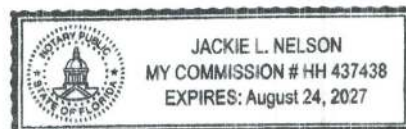
On the 6th day of May, 2026, before me Jackie Nelson personally appeared Kimberly D Milleson a Deputy Clerk for Clerk of the Circuit Court in and for the State and this County known to me to be the person described in, and who executed the foregoing instrument, and acknowledged the execution of this instrument to be his/her own free act and deed for the use and purposes therein mentioned, who is personally known to me and who did not take an oath.

Witness my hand and office seal date aforesaid.

Notary Public State of Florida

Jackie Nelson
Jackie Nelson

ROGER D. EATON, CHARLOTTE COUNTY CLERK OF
CIRCUIT COURT
PAGE: 3
INSTR #: 3641596 Doc Type: TXD
Recorded: 05/06/2026 at 04:06 PM
Rec. Fee: RECORDING \$27.00 DOCTAX PD \$73.50





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[Back](#)

Wire Transfer Detail

Reference Number:	755743
Wire Type:	Domestic
Status:	Processed
Portfolio:	VISTALAKE USA CAPITAL CORP
Wire Name:	Clerk of the Circuit Court
Debit Account:	BUSINESS GOLD CHECKING-5835
Amount:	\$10,075.50
Purpose:	Purchase of real estate
Frequency:	Single
Transfer On:	05/05/2026
Federal Reference Number:	20260505MMQFMPS8000444

Receiving Bank Information

ABA:	026009593
Bank Name:	BANK OF AMERICA, N.A., NY
Address:	
City, State, Postal Code:	NEW YORK,NY
Bank To Bank Information:	

LIST OF INVESTMENTS MADE

Date	Description	Amount	Supporting Documentation
2025-10-12	Create new USA company - Scope per Agreement	US\$775,00	AVROS invoice
2026-02-09	Corporate tax and annual renewal services – AVROS	US\$ 660,00	AVROS invoice
2026-03-13	Acquisition of Ocala North Forest, Block E, Lot 11	US\$ 6.562,70	Auction record and tax deed
2026-03-13	Acquisition of Ocala North Forest, Block FF, Lot 30	US\$ 5.162,70	Auction record and tax deed
2026-03-25	Acquisition of 14505 Dania Avenue, Port Charlotte	US\$ 18.114,30	Auction record and tax deed
2026-04-01	Accounting and QuickBooks services – AVROS	US\$ 403,20	AVROS invoice and payment record
2026-04-21	Acquisition of 331 W Walts Avenue	US\$ 12.500,00	Purchase agreement and bank record
2026-04-21	Acquisition of 1712 Ansley Court	US\$ 15.000,00	Purchase agreement and bank record
2026-04-21	Acquisition of 29411 Peace River Shores Boulevard	US\$ 11.300,00	Purchase agreement and bank record
2026-04-21	Acquisition of 146 Spring Drive	US\$ 15.600,00	Purchase agreement and bank record
2026-04-22	Marketing Website	US\$ 700,00	INET MIDIA COMUNICAÇÃO Invoice
2026-05-06	Acquisition of 29349 Peace River Shores Boulevard	US\$ 10.075,50	Auction record and tax deed
feb - jul/2026	Attorney fees	US\$ 5.666,00	YOUUSA Law Firm invoice
TOTAL DOCUMENTED INVESTMENT		US\$ 102.519,40	

AVROS Corporation
806 Verona Street, Suite 1
Kissimmee, FL 34741
+13059046643
info@avros.com
www.avros.com



INVOICE

BILL TO

Ricardo Morandim
Vistalake USA Capital
Corp
806 Verona Street,
Suite 1
Kissimmee, Florida
34741

INVOICE # 26183

DATE 04/01/2026

DUE DATE 04/01/2026

PAID

DESCRIPTION	AMOUNT
QBO platform	576.00
-- Recurring Accounting tasks	
-- Scope per Agreement	
Discount 30%	-172.80

PAYMENTS / PAGAMENTOS

Bank of America
Account/Conta: 898087616632
Wire Transfer:
--- ACH (EUA) routing 063000047
--- International routing: 026009593

PAYMENT

403.20

BALANCE DUE

USD 0.00

WISE: P16345963

ZELLE: avros@avros.us

Ways to pay



[View and pay](#)

Unidade de valores: dólar americano (US\$) / Formato de datas: Mês / Dia / Ano
Units of amounts: U.S. Dollars (US\$) / Dates format: Month / Day / Year

AVROS Corporation
806 Verona Street, Suite 1
Kissimmee, FL 34741
+13059046643
info@avros.com
www.avros.com



INVOICE

BILL TO

Ricardo Morandim
Vistalake USA Capital
Corp
R Winifred, 200
03424-010 Sao Paulo,
SP Brazil

INVOICE # 26086

DATE 02/09/2026

DUE DATE 02/18/2026

PAID

DESCRIPTION	AMOUNT
Corporate Income Tax	350.00
-- Returns and related tasks	
-- Scope per Agreement	
Company - State Annual Renewal	310.00

PAYMENTS / PAGAMENTOS

Bank of America

Account/Conta: 898087616632

Wire Transfer:

--- ACH (EUA) routing 063000047

--- International routing: 026009593

=====

WISE: P16345963

ZELLE: avros@avros.us

PAYMENT

660.00

BALANCE DUE

USD 0.00

Ways to pay



View and pay

Unidade de valores: dólar americano (US\$) / Formato de datas: Mês / Dia / Ano
Units of amounts: U.S. Dollars (US\$) / Dates format: Month / Day / Year



20260422u03088109000110

PREFEITURA DO MUNICÍPIO DE SÃO PAULO**SECRETARIA MUNICIPAL DA FAZENDA****NOTA FISCAL ELETRÔNICA DE SERVIÇOS - NFS-e**

Número da Nota

00002724

Data e Hora de Emissão

22/04/2026 17:50:37

Código de Verificação

DMGE-XCEX**PRESTADOR DE SERVIÇOS**CPF/CNPJ: **03.088.109/0001-10**Inscrição Municipal: **2.779.614-0**Nome/Razão Social: **INET MIDIA COMUNICACAO E INTERNET LTDA**Endereço: **AV DR FRANCISCO RANIERI 182, APT 14 - LAUZANE PAULISTA - CEP: 02435-060**Município: **São Paulo**UF: **SP****TOMADOR DE SERVIÇOS**Nome/Razão Social: **RICARDO MORANDIM**CPF/CNPJ: **112.473.318-30**Inscrição Municipal: **----**Endereço: **R WINIFRED 200, APTO 19 - VILA CARRAO - CEP: 03424-010**Município: **São Paulo**UF: **SP**E-mail: **ricardoprint@icloud.com****INTERMEDIÁRIO DE SERVIÇOS**CPF/CNPJ: **----**Nome/Razão Social: **----****DISCRIMINAÇÃO DE SERVIÇOS**

Desenvolvimento e configuração do site imobiliário para o domínio www.vistalakeusa.com + Cópia para o site venetousa.com, utilizando o tema original Houzez para gestão de imobiliárias

VALOR TOTAL DO SERVIÇO = R\$ 3.900,00

INSS (R\$)	IRRF (R\$)	CSLL (R\$)	COFINS (R\$)	PIS/PASEP (R\$)	IPI (R\$)
0,00	0,00	0,00	0,00	0,00	-

Código do Serviço

07498 - Conserto, restauração, manutenção e conservação de máquinas, equipamentos, elevadores e congêneres.

Valor Total das Deduções (R\$)	Base de Cálculo (R\$)	Alíquota (%)	Valor do ISS (R\$)	Crédito Programa da NFP (R\$)
0,00	*	*	*	0,00

Município de Prestação do Serviço	Número Inscrição da Obra	Valor Aproximado dos Tributos / Fonte
-	-	-

OUTRAS INFORMAÇÕES

(1) Esta NFS-e foi emitida com respaldo na Lei nº 14.097/2005; (2) Documento emitido por ME ou EPP optante pelo Simples Nacional;



Ricardo Morandim

CASE TYPE
E-2 Treaty Investors

PAYMENT METHOD
Stripe

TOTAL VALUE	TOTAL PAID	BALANCE DUE	% PAID
\$8,000.00	\$5,666.00	\$2,334.00	71%

Progress 71% 6 confirmed 4 pending 0 canceled 14 total

Payment Schedule 14 installments

#	DUE DATE	PAID DATE	TYPE	VALUE	METHOD	STATUS	OVERDUE
0	02/13/2026	02/13/2026	Down payment	\$1,500.00	Stripe	✓ Payment confirmed	✓ Payment confirmed
1	03/13/2026	03/13/2026	Installment	\$1,000.00	Stripe	✓ Payment confirmed	✓ Payment confirmed
2	04/16/2026	04/16/2026	Installment	\$1,000.00	Stripe	✓ Payment confirmed	✓ Payment confirmed
3	05/13/2026	05/13/2026	Installment	\$1,000.00	Stripe	✓ Payment confirmed	✓ Payment confirmed
4	06/15/2026	06/16/2026	Installment	\$583.00	Stripe	✓ Payment confirmed	✓ Payment confirmed
5	07/13/2026	07/13/2026	Installment	\$583.00	Stripe	✓ Payment confirmed	✓ Payment confirmed
6	08/13/2026	–	Installment	\$583.00	Stripe	⌚ Waiting date	✓ Up to date
7	09/13/2026	–	Installment	\$583.00	Stripe	⌚ Waiting date	✓ Up to date
8	10/13/2026	–	Installment	\$583.00	Stripe	⌚ Waiting date	✓ Up to date
9	11/13/2026	–	Installment	\$585.00	Stripe	⌚ Waiting date	✓ Up to date

13 de abril de 2026
Brasília, Distrito Federal, Brasil.

A quem possa interessar,

Meu nome é Célio Ribeiro e atualmente atuo como Diretor-Presidente do InterID, Instituto Internacional de Identificação, dedicado ao desenvolvimento e à análise de práticas relacionadas à identificação civil e digital. Também sou Presidente Executivo da ABRID, a Associação Brasileira das Empresas de Tecnologia em Identificação Digital, que reúne empresas responsáveis pelo desenvolvimento de soluções voltadas à identificação segura, como documentos oficiais, cartões com chip e sistemas utilizados por instituições financeiras e órgãos públicos. Além disso, atuo como advogado e palestrante, com mais de trinta anos de experiência em projetos nas áreas de identidade, segurança e tecnologia.

Ao longo da minha trajetória, participei de iniciativas relevantes no Brasil, incluindo projetos relacionados ao Registro de Identidade Civil e à Carteira de Identidade Nacional. Esse tipo de atuação envolve contato direto com empresas responsáveis por operações complexas, que exigem escala, confiabilidade, conformidade regulatória e efetiva capacidade de execução. Foi nesse ambiente que conheci Ricardo Morandim, com quem mantenho relação profissional há, aproximadamente, quinze anos.

Tive a oportunidade de acompanhar sua atuação em projetos relacionados à indústria de cartões de crédito e às tecnologias de identificação, um setor que exige um elevado nível de controle operacional, precisão técnica e capacidade de execução em larga escala. Nesse contexto, acompanhei sua trajetória na MC Cartões Plásticos, na qual, na função de Fundador e Diretor Comercial, esteve diretamente envolvido na condução do negócio. Sua atuação incluiu participação ativa em decisões estratégicas, negociações com instituições financeiras e órgãos públicos, além da coordenação das operações necessárias à entrega de projetos de alta complexidade.

Um dos exemplos mais relevantes foi a participação da empresa na produção de aproximadamente 25 milhões de cartões destinados a programas sociais do governo federal. Trata-se de uma operação que exige planejamento robusto, coordenação industrial, rigor no cumprimento de prazos e integração eficiente com os sistemas institucionais. Além disso, a empresa forneceu cartões bancários com tecnologia PKI e certificação digital para grandes instituições financeiras, bem como desenvolveu soluções de identificação civil, estudantil e corporativa — iniciativas que demandam consistência operacional e atendimento a rigorosos requisitos técnicos e regulatórios.

Também tive conhecimento de sua participação em processos de homologação de plantas industriais certificadas para a fabricação de cartões de crédito, em conformidade com os padrões internacionais exigidos por Visa e Mastercard. Esses processos requerem a estruturação de controles internos, a gestão contínua da qualidade e a aderência a normas globais, evidenciando sua capacidade de organizar e sustentar operações em ambientes de alta exigência.





ABRID

Associação Brasileira das Empresas
de Tecnologia em Identificação Digital

Com base nessa experiência, entendo que o Sr. Morandim desenvolveu, ao longo dos anos, uma atuação prática na condução de negócios, com envolvimento direto na tomada de decisões, na organização das operações e no acompanhamento da execução. Sua experiência não se limita ao planejamento; inclui a implementação efetiva de atividades empresariais em ambientes complexos e regulados.

Nesse sentido, considero que essa trajetória é diretamente aplicável ao empreendimento que ele está estruturando nos Estados Unidos, voltado ao setor imobiliário, com foco na aquisição, desenvolvimento e valorização de propriedades. Esse tipo de atividade exige análise de oportunidades, organização das etapas de execução, coordenação de prestadores de serviços e acompanhamento próximo das operações para garantir a viabilidade e o resultado do negócio.

A forma como observei o Sr. Morandim conduzir suas atividades ao longo dos anos indica que ele possui capacidade para atuar diretamente nesse tipo de operação, participando das decisões estratégicas, organizando a execução das atividades e acompanhando o desenvolvimento do empreendimento. A experiência prévia em projetos que exigiram coordenação, controle e entrega consistentes em escala fornece uma base concreta para essa atuação.

Por essa razão, entendo que ele possui condições de investir, estruturar e conduzir seu empreendimento nos Estados Unidos de forma ativa, com envolvimento real na gestão e no desenvolvimento das operações.

Com base na minha experiência profissional e no acompanhamento direto de sua trajetória, apoio Ricardo Morandim com confiança.

Atenciosamente,

CÉLIO RIBEIRO

Presidente Executivo da ABRID
Diretor Presidente do InterID
Advogado e Palestrante

14 de abril de 2026, Brasil.

À Autoridade Competente dos Estados Unidos,

Atuando há mais de quinze anos na Watchdata do Brasil, onde exerço as funções de Diretor Geral no Brasil, minha rotina profissional está centrada na definição de estratégias e no desenvolvimento de soluções voltadas à segurança digital com foco nas Américas. Essa atuação abrange desde a concepção de arquiteturas tecnológicas até a implementação prática em ambientes que exigem alto nível de proteção de dados.

Foi nesse contexto que estabeleci uma relação profissional com Ricardo Morandim ao longo de aproximadamente quinze anos, em projetos relacionados a meios de pagamento, telecomunicações e segurança digital na América Latina. Tive a oportunidade de acompanhar sua atuação em projetos relacionados à indústria de cartões de crédito e às tecnologias de identificação, um setor que exige um elevado nível de controle operacional, precisão técnica e capacidade de execução em larga escala.

Nesse cenário, acompanhei sua trajetória na MC Cartões Plásticos, onde, nas posições de Fundador e Diretor Comercial, esteve diretamente envolvido na condução do negócio. Sua atuação incluiu participação ativa em decisões estratégicas, negociações com instituições financeiras e órgãos públicos, além da coordenação das operações necessárias à entrega de projetos de alta complexidade. Sob sua liderança, a empresa estabeleceu processos capazes de alinhar tecnologia, demanda e entrega de forma consistente.

Um dos exemplos mais relevantes foi a participação da empresa na produção de aproximadamente 25 milhões de cartões destinados a programas sociais do governo federal. Trata-se de uma operação que exige planejamento robusto, coordenação industrial, rigor no cumprimento de prazos e integração eficiente com os sistemas institucionais, requisitos fundamentais para o sucesso de iniciativas governamentais de grande porte.

Além disso, a empresa forneceu cartões bancários com tecnologia PKI e certificação digital para grandes instituições financeiras, bem como desenvolveu soluções de identificação civil, estudantil e corporativa. Tais iniciativas demandam extrema consistência operacional e o atendimento a rigorosos requisitos técnicos e regulatórios, áreas nas quais o Sr. Morandim demonstrou competência na estruturação e na execução das operações.

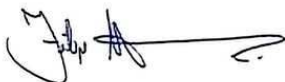
Também tive conhecimento de sua participação em processos de homologação de plantas industriais certificadas para a fabricação de cartões de crédito em conformidade com os padrões internacionais exigidos por Visa e Mastercard. Esses processos requerem a estruturação de controles internos, a gestão contínua da qualidade e a aderência a normas globais de segurança, evidenciando sua capacidade de organizar e sustentar operações em ambientes de alta exigência tecnológica.

Sua experiência inclui ainda atuação no desenvolvimento de negócios em uma empresa internacional do setor de biometria, o que reforça sua familiaridade com tecnologias avançadas e com ambientes altamente regulados.

A partir da minha experiência em arquitetura de soluções e segurança digital, é possível afirmar que Ricardo Morandim possui condições práticas e conhecimento aplicado para estruturar, gerir e conduzir empreendimentos que exijam coordenação, controle e visão estratégica.

Permaneço disponível caso sejam necessárias informações adicionais.

Atenciosamente,



Filipe Mello
Diretor Geral
Watchdata do Brasil S.A.
+55 11 9 8377-9997
filipe.mello@watchdata.com.br

Letter of Recommendation

Ricardo Morandin, has served as a Consultant for Fingerprint Cards AB, during the period 2022-09-01-until 2024-12-31.

Ricardo has been a Business Development Manager for the Company withing the area of Payment and Access sales LATAM.

Main responsibility includes

Lead Generation and Prospecting: Identify, research, and engage potential customers to build a robust sales pipeline, ensuring a steady flow of qualified leads for the sales team.

Relationship Building: Establish initial contact and nurture relationships with prospects, focusing on understanding their needs and aligning them with the company's offerings.

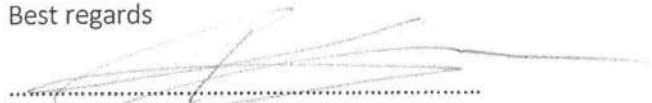
Collaboration and Handoff: Work closely with the sales team to schedule meetings, provide detailed prospect insights, and ensure a smooth transition for closing deals.

We wish Ricardo all the best in his future endeavors.

About Fingerprint Cards

Fingerprint Cards is a leading global biometric company with headquarter in Gothenburg, with a mission to spearhead the development of biometric interaction that facilitates the convenience and integrity of the individual. Fingerprints develops biometric systems comprising sensors, algorithms, software, and packaging technologies. The success is based on product development at the cutting edge of technology, which results in world-leading products in terms of security, convenience, and performance.

Best regards



.....
Caroline Krüger

CHRO

+46 730-597522



FINGERPRINTS

São Paulo, Brasil, 05 de maio de 2026.

Ao Oficial da USCIS,

Minha atuação profissional está diretamente ligada à expansão de receitas e ao desenvolvimento de contas estratégicas em ambientes corporativos complexos, atualmente como Sales Account Director na Plusoft. Ao longo da minha carreira, estive envolvido na construção de operações comerciais, na gestão de relacionamentos com executivos de alto nível e na condução de ciclos de venda de alta complexidade.

Foi nesse ambiente que tive a oportunidade de trabalhar com Ricardo Morandim ao longo dos últimos dez anos, em iniciativas relacionadas aos setores de tecnologia e de meios de pagamento. Essa convivência permitiu acompanhar sua atuação em projetos voltados a grandes clientes e demandas operacionais relevantes.

Um dos pontos mais evidentes em sua atuação é a capacidade de transformar oportunidades em estruturas operacionais viáveis. Ele participa diretamente das negociações, da definição de direcionamento estratégico e da organização das frentes necessárias para a execução dos projetos.

A criação e o desenvolvimento da MC Cartões Plásticos Ltda. Refletem esse perfil. A empresa foi estruturada para atender a operações de escala relevante, incluindo a produção de aproximadamente vinte e cinco milhões de cartões para um programa social do governo federal, o que exige capacidade de coordenação, previsibilidade e controle de entrega.

Além disso, a atuação no fornecimento de cartões com certificação digital e soluções de identificação demonstra a necessidade de processos confiáveis e de aderência a requisitos técnicos específicos. Sua participação em homologações com Visa, Mastercard e Elo reforça sua experiência em ambientes regulados.

Sua trajetória inclui também desenvolvimento de negócios no setor de biometria e segurança, com atuação junto a instituições financeiras e empresas de tecnologia.

Sob a ótica comercial, trata-se de um profissional que compreende como estruturar oportunidades, conduzir negociações relevantes e sustentar operações ao longo do tempo, com foco em resultado e execução.

Atenciosamente,

Alexandre Okamoto
Sales Account Director - Plusoft



TAB 5 - BUSINESS PLAN AND RESUME

BUSINESS PLAN

20
26



Prepared by:
Nextus Plan

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1.0 Executive Summary

Vistalake USA Capital Corp is a real estate acquisition and development company based in Kissimmee, Florida, founded by Mr. Ricardo Morandim. The company acquires land and residential properties below market value, manages construction and renovation projects, and resells them, operating across land acquisition and resale (including tax-deed purchases), residential construction, fix-and-flip rehabilitation, small-scale development, and project coordination.

Backed by a committed investment of \$173,549, the company begins operations with assets already in place, including acquired land, and projects ready for execution. Revenue is projected to grow from \$650,000 in Year 1 to \$3,760,075 in Year 5, supported by increasing project volume and expansion into additional real estate activities.

Under Mr. Morandim's leadership, Vistalake will scale its operations and workforce from 2 to 8 employees over five years, contributing to the local economy through job creation, tax generation, and the improvement of housing supply in the Central Florida market.

Beyond job creation, the company is projected to contribute more than \$410,000 in federal, state, and payroll taxes over the five-year period while reinvesting profits into new projects. By improving land use and expanding the supply of residential housing in a high-demand region, Vistalake combines a profitable business model with tangible economic benefits for the local community.

1.1 Nature and Scope of the Business

Vistalake USA Capital Corp operates in the residential real estate sector, focusing on the purchase, development, improvement, and resale of land and housing units in Central Florida. The company follows a hands-on model that integrates property identification, acquisition, construction coordination, and resale execution.

Its activities include land acquisitions through tax deed and direct negotiation, residential construction, and, beginning in Year 2, property rehabilitation (fix and flip) and small-scale development projects. This diversified model allows the company to balance recurring land transactions with higher-value construction and development projects, expanding gradually as revenue increases.

The company's strategy emphasizes steady, self-funded growth, reinvesting profits to increase project capacity rather than relying on external financing. This conservative approach supports long-term stability while allowing the business to expand its footprint across the Central Florida market.

1.2 Mr. Ricardo Morandim's Expertise

Mr. Ricardo Morandim serves as Founder and Managing Director of Vistalake USA Capital Corp, responsible for acquisition decisions, financial management, project supervision, and coordination of third-party professionals, including contractors, real estate agents, inspectors, and legal advisors.

With hands-on experience in real estate acquisition and development, Mr. Morandim combines disciplined property selection with structured project management and cost control. His leadership ensures that each project is executed efficiently, from acquisition through construction and resale, while maintaining the financial and operational discipline required to scale the business.

His direct involvement across the full project lifecycle, from sourcing and underwriting to construction oversight and resale, allows the company to control quality and costs at every stage. This operational depth, combined with strong relationships with contractors, agents, and local institutions, positions Mr. Morandim to lead the company's growth in the competitive Central Florida market.

2.0 Business and Service Description

Vistalake USA Capital Corp provides real estate acquisition, development, and resale services, focusing on the identification, improvement, and commercialization of land and residential properties. The company organizes its operations into the following primary service lines:

- **Land Acquisition and Resale:** purchasing land below market value, including through tax-deed auctions, and reselling it for a margin.
- **Residential Construction:** developing residential units for resale.
- **Fix and Flip:** acquiring, renovating, and reselling existing properties (from Year 2).
- **Small-Scale Development:** executing small residential development projects (from Year 2).
- **Project Coordination and Management:** managing real estate projects for third parties (from Year 2).

By combining these activities, the company maintains a flexible, execution-focused model capable of capturing opportunities across different segments of the residential real estate market.

The company differentiates itself through a practical approach that pairs careful property selection with disciplined project management and cost control. This allows Vistalake to convert individual transactions into recurring relationships with buyers, investors, and local real estate professionals, building a sustainable pipeline of opportunities over time.

Each project follows a structured lifecycle: identifying and underwriting opportunities, acquiring assets below market value, coordinating construction or renovation with vetted contractors, and executing resale through local agents and direct channels. This repeatable process allows the company to manage multiple projects simultaneously while maintaining quality and cost control.

2.1 Startup Summary

The company's total investment of \$173,549 reflects capital already deployed into the business and capital still to be applied, as summarized below.

<i>Investment Summary</i>	
<i>Investments Already Made</i>	
Premises (Real Estate Acquisition)	\$94,315.20
Other (Company Formation, Legal & Setup)	\$4,500
Subtotal – Already Made	\$98,815.20
<i>Investments To Be Made</i>	
Vehicle – Ford F-150 XLT 2026	\$44,000
Working Capital	\$30,734
Subtotal – To Be Made	\$74,734
Total Investment	\$173,549.20

Investments already made total \$98,815.20, comprising the acquisition of premises (real estate, \$94,315.20) and company formation, legal, and setup costs (\$4,500). Investments to be made total \$74,734, comprising the acquisition of a company vehicle (\$44,000) and working capital (\$30,734). As of April 30, 2026, the combined verified balances in the accounts of Mr. Ricardo Morandim and Vistalake USA Capital Corp totaled \$74,733.85, which will fund these remaining investments.

3.0 Industry Overview

The residential real estate and property development industry in the United States is a large and well-established sector, driven by population growth, housing demand, and ongoing investment in residential infrastructure. According to the National Association of Realtors, existing-home sales consistently exceed 4 million transactions annually, while U.S. Census Bureau data shows new residential construction spending above \$900 billion in recent years.

The renovation and redevelopment segment also continues to expand, with the Joint Center for Housing Studies of Harvard University reporting annual home-improvement spending above \$600 billion. These trends support the growth of fix-and-flip operations and value-add investment strategies.

Within this market, smaller operators focused on acquisition, renovation, and development play an important role in supplying housing and improving existing inventory. While large institutional investors concentrate on large-scale developments, a significant gap remains in smaller residential projects, land repositioning, and localized development, segments where Vistalake USA Capital Corp can operate efficiently and scale over time.

From an investment perspective, the U.S. residential market remains highly attractive. According to CBRE Group and JLL, demand for residential assets continues to be supported by long-term demographic trends, limited housing supply, and steady ownership and rental demand. These conditions create favorable opportunities for agile operators able to acquire, improve, and reposition properties efficiently.

Florida, and the Central Florida region in particular, is among the fastest-growing housing markets in the country, driven by sustained population inflows, employment growth, and tourism-related demand. Operating from Kissimmee, Vistalake is well positioned to source land and residential properties across this expanding market and to execute acquisition, construction, and resale projects close to its base of operations.

3.1 Target Market

Vistalake focuses on multiple segments within the residential real estate market, targeting buyers and partners involved in property acquisition, development, and resale.

Target Market	
Market Segment	Description
Individual Homebuyers	Families and individuals seeking primary residences, particularly affordable and mid-range housing.
Real Estate Investors	Local and international investors purchasing improved properties for resale or rental income.
Developers and Builders	Partners and clients for project coordination and small-scale development opportunities.

These segments provide complementary and recurring sources of demand: individual buyers absorb completed homes and renovated properties, investors create repeat transaction volume, and development partners open opportunities for coordination and joint projects. Serving multiple segments reduces the company's dependence on any single buyer type and supports steadier revenue as the business scales.

3.2 Major Market Segmentation

The U.S. residential real estate market is highly competitive and fragmented, comprising large institutional investors, regional developers, and independent operators. Large institutional investors operate with significant capital and focus on high-volume acquisitions; regional developers focus on construction and land development within specific markets but may face capital constraints; and independent operators are active in land acquisition and renovation but often operate with limited structure and scalability.

Vistalake differentiates itself through a disciplined, execution-focused approach, combining structured project management with flexibility in acquisition and development, positioning it to operate effectively in underserved small and mid-sized segments.

Key advantages include the ability to act quickly on acquisition opportunities, disciplined underwriting that protects margins, and the flexibility to operate across land, construction, and renovation projects. This combination of speed, discipline, and flexibility allows the company to compete effectively against both larger institutional players and less-structured independent operators.

3.3 Business Location

Vistalake USA Capital Corp is based in Kissimmee, Florida, within the Orlando metropolitan area, one of the most dynamic real estate markets in the United States. The region benefits from sustained population growth, a strong labor market, and continued residential and tourism-driven development. This location provides convenient access to land and property opportunities, contractors, and buyers, allowing the company to manage its acquisition, construction, and resale projects efficiently within its core operating area.

4.0 Marketing and Competitive Features

Vistalake will implement a targeted business development strategy focused on identifying acquisition opportunities and building relationships with buyers, investors, and local real estate professionals. The company's competitive edge lies in disciplined acquisition, cost control, and efficient project execution, allowing it to operate profitably in segments often overlooked by larger players.

Marketing efforts will concentrate on relationship building and direct sourcing rather than mass advertising, reflecting the nature of the real estate market. The company will combine a professional online presence with active participation in local real estate networks to generate a steady flow of acquisition and resale opportunities.

4.1 Website and Digital Marketing

4.1.1 Website Strategy

The company will maintain a professional website presenting current projects, services, and contact information, serving as a central reference point for buyers, investors, and partners.

4.1.2 Digital Marketing Strategy

Vistalake will use digital marketing and social media to promote available properties, reach potential buyers and investors, and build brand presence within the local real estate community.

4.1.3 Sales Strategy

The company will build relationships with property owners, agents, and wholesalers, convert individual transactions into repeat business, and participate in real estate investor groups and local business networks to source opportunities and buyers.

4.2 SWOT Analysis

The following analysis summarizes the company's competitive position within the Central Florida real estate market:

- **Strengths:** disciplined acquisition and underwriting, an experienced and hands-on founder, diversification across land, construction, fix-and-flip, and development activities, and a low-overhead structure with no debt.
- **Weaknesses:** a small initial team, reliance on the founder during the early years, and sensitivity to the timing and conditions of the local real estate market.

- **Opportunities:** strong housing demand and limited supply in Central Florida, expanding fix-and-flip and redevelopment segments, and access to wholesaler and tax-deed acquisition pipelines.
- **Threats:** competition from well-capitalized institutional investors, interest-rate and price volatility, and regulatory or permitting requirements that can affect project timelines.

5.0 Management Structure

Vistalake operates with a centralized management structure led by its Founder and Managing Director, Mr. Ricardo Morandim, who directs strategy, investment decisions, and overall operations, supported by internal staff and external professionals.

5.1 Leadership and Strategy

Mr. Morandim is responsible for business development, financial management, project supervision, and capital allocation. His role is primarily executive, with day-to-day execution supported by internal staff and third-party professionals such as contractors, agents, and inspectors.

To remain lean while scaling, the company complements its internal team with a network of external professionals, including contractors, real estate agents, inspectors, attorneys, and accountants. This structure keeps fixed costs low and allows the company to allocate resources flexibly according to the demands of each project.

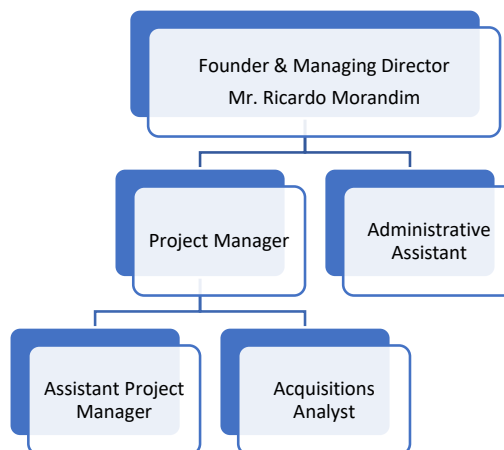
5.2 Staffing Overview and Growth

The company will implement a structured staffing plan aligned with project volume and revenue growth, expanding from 2 employees in Year 1 to 8 by Year 5.

Hiring will be phased in line with project volume. The Founder and a Project Manager lead operations in Year 1; an Administrative Assistant is added in Year 2; an Acquisitions Analyst joins in Year 3; and an Assistant Project Manager is added by Year 4, reaching a team of eight by Year 5. This measured approach ensures that payroll grows in proportion to revenue and operational needs.

<i>Personnel Plan</i>					
Position	Year 1	Year 2	Year 3	Year 4	Year 5
Founder & Managing Director	\$60,000	\$66,000	\$72,600	\$79,860	\$87,846
Project Manager	\$33,600	\$66,000	\$72,600	\$159,720	\$175,692
Administrative Assistant	\$0	\$50,400	\$52,920	\$55,566	\$58,344
Acquisitions Analyst	\$0	\$0	\$57,330	\$60,197	\$126,413
Assistant Project Manager	\$0	\$0	\$0	\$52,093	\$109,396
Total People	2	3	4	6	8
Total Payroll	\$93,600	\$182,400	\$255,450	\$407,436	\$557,691

Organizational Chart – Year 5



5.3 Roles and Responsibilities

- **Founder & Managing Director:** sets strategic direction, makes investment decisions, manages finances and capital allocation, and coordinates contractors, agents, and service providers.
- **Project Manager:** oversees construction, renovation, and development activities, coordinating contractors, timelines, and budgets.
- **Administrative Assistant:** supports documentation, communication, scheduling, and administrative processes.
- **Acquisitions Analyst:** identifies and evaluates investment opportunities through market research, property analysis, and due diligence.

- **Assistant Project Manager:** supports execution of multiple concurrent projects, contractor coordination, and scheduling.

6.0 Financial Plan

This section summarizes the five-year financial projections for Vistalake USA Capital Corp, based on land acquisition, residential construction, property redevelopment, and project coordination, supported by a total investment of \$173,549.

The projections rely on conservative assumptions: gross margins of approximately 23% to 25%, operating expenses driven primarily by payroll, an effective tax rate of 27% on operating profit, and reinvestment of earnings net of modest owner distributions in Years 3 through 5. The company carries no debt, and all activities are funded through the owner's equity contribution and reinvested profits.

6.1 Sales Forecast Highlights

Revenue is projected to grow from \$650,000 in Year 1 to \$3,760,075 in Year 5, driven by increasing project volume and expansion into fix-and-flip and development projects.

Land acquisition and resale provide a recurring base of transactions, while residential construction, fix-and-flip projects, and small-scale development contribute increasing value from Year 2 onward as the company expands its capacity. This progressive mix of activities underpins the steady revenue growth shown below.

<i>Sales Forecast</i>	Year 1	Year 2	Year 3	Year 4	Year 5
Land Acquisition and Resale	\$90,000	\$180,000	\$247,500	\$326,700	\$419,265
Residential Construction	\$560,000	\$280,000	\$308,000	\$338,800	\$372,680
Fix and Flip	\$0	\$720,000	\$1,188,000	\$1,742,400	\$2,395,800
Small-Scale Development	\$0	\$400,000	\$440,000	\$484,000	\$532,400
Project Coordination and Management	\$0	\$15,000	\$23,100	\$29,222	\$39,930
Total Sales	\$650,000	\$1,595,000	\$2,206,600	\$2,921,122	\$3,760,075

6.2 Break-even Analysis

The company reaches break-even when revenue covers its fixed operating costs given its gross margin. With Year-1 operating expenses of approximately \$118,920 and a gross margin of 22.77%, the estimated annual break-even revenue is approximately \$522,300. Vistalake exceeds this threshold from Year 1, generating positive net profit throughout the projection period. Because the cost structure is dominated by variable project costs, with relatively modest fixed operating expenses, the company reaches profitability at a comparatively low level of annual revenue, providing a margin of safety against fluctuations in transaction volume.

6.3 Projected Profit and Loss

Net profit increases from \$21,228 in Year 1 to \$201,991 in Year 5, with net margins between 3% and 8% as operations scale. Gross margin remains stable at approximately 23% to 25% across the projection period, reflecting disciplined acquisition and cost control, while operating expenses grow primarily with payroll as the team expands.

<i>Pro Forma Profit and Loss</i>	Year 1	Year 2	Year 3	Year 4	Year 5
Sales	\$650,000	\$1,595,000	\$2,206,600	\$2,921,122	\$3,760,075
Direct Cost of Sales	\$502,000	\$1,198,500	\$1,662,430	\$2,206,126	\$2,843,016
Total Cost of Sales	\$502,000	\$1,198,500	\$1,662,430	\$2,206,126	\$2,843,016
Gross Margin	\$148,000	\$396,500	\$544,170	\$714,995	\$917,059
Gross Margin %	22.77%	24.86%	24.66%	24.48%	24.39%
Expenses					
Payroll	\$93,600	\$182,400	\$255,450	\$407,436	\$557,691
Payroll Taxes	\$9,360	\$18,240	\$25,545	\$40,744	\$55,769
Depreciation	\$0	\$3,000	\$4,500	\$6,000	\$7,500
Rent	\$6,000	\$6,300	\$6,615	\$6,946	\$7,293
Utilities	\$2,160	\$2,268	\$2,381	\$2,500	\$2,625
Digital Advertising	\$3,000	\$3,150	\$3,308	\$3,473	\$3,647
Liability Insurance	\$2,400	\$2,520	\$2,646	\$2,778	\$2,917
Repairs and Maintenance	\$1,800	\$1,890	\$1,985	\$2,084	\$2,188
Organizational Dues	\$600	\$630	\$662	\$695	\$729
Total Operating Expenses	\$118,920	\$220,398	\$303,092	\$472,656	\$640,359
Profit Before Interest and Taxes	\$29,080	\$176,102	\$241,078	\$242,339	\$276,700
EBITDA	\$29,080	\$179,102	\$245,578	\$248,339	\$284,200
Taxes Incurred	\$7,852	\$47,548	\$65,091	\$65,432	\$74,709
Net Profit	\$21,228	\$128,554	\$175,987	\$176,907	\$201,991

Net Profit / Sales	3.27%	8.06%	7.98%	6.06%	5.37%
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6.4 Projected Cash Flow

The company maintains a positive cash position throughout the projection period, with the cash balance growing from \$60,817 in Year 1 to \$912,655 in Year 5. Positive operating results, combined with the absence of debt service, allow Vistalake to fund new projects internally and to make modest owner distributions from Year 3 onward without compromising liquidity.

<i>Pro Forma Cash Flow</i>	Year 1	Year 2	Year 3	Year 4	Year 5
Net Profit	\$21,228	\$128,554	\$175,987	\$176,907	\$201,991
Depreciation	\$0	\$3,000	\$4,500	\$6,000	\$7,500
Change in Accounts Payable	\$8,855	\$96,663	\$40,254	\$46,049	\$54,433
Owner Distributions	\$0	\$0	(\$20,000)	(\$30,000)	(\$40,000)
Net Cash Flow	\$30,083	\$228,217	\$200,741	\$198,956	\$223,924
Beginning Cash	\$30,734	\$60,817	\$289,034	\$489,775	\$688,731
Ending Cash Balance	\$60,817	\$289,034	\$489,775	\$688,731	\$912,655

6.5 Projected Balance Sheet

The balance sheet reflects a stable and strengthening financial position, with total assets growing from \$104,817 in Year 1 to \$935,655 in Year 5 and equity supported by consistent profitability. The company maintains a conservative structure with no debt.

Equity strengthens steadily as retained earnings move from an initial negative balance, reflecting startup costs, to a substantial positive position by Year 3, supporting the company's long-term financial stability and its capacity to reinvest in new projects.

<i>Pro Forma Balance Sheet</i>	Year 1	Year 2	Year 3	Year 4	Year 5
Cash	\$60,817	\$289,034	\$489,775	\$688,731	\$912,655
Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Inventory	\$0	\$0	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0	\$0	\$0
Total Current Assets	\$60,817	\$289,034	\$489,775	\$688,731	\$912,655
Long-term Assets	\$44,000	\$44,000	\$44,000	\$44,000	\$44,000
Accumulated Depreciation	\$0	\$3,000	\$7,500	\$13,500	\$21,000
Total Long-term Assets	\$44,000	\$41,000	\$36,500	\$30,500	\$23,000
Total Assets	\$104,817	\$330,034	\$526,275	\$719,231	\$935,655
Accounts Payable	\$8,855	\$105,518	\$145,772	\$191,821	\$246,254
Current Borrowing	\$0	\$0	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$8,855	\$105,518	\$145,772	\$191,821	\$246,254
Long-term Liabilities	\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$8,855	\$105,518	\$145,772	\$191,821	\$246,254
Paid-in Capital	\$173,549	\$173,549	\$173,549	\$173,549	\$173,549
Retained Earnings	(\$98,815)	(\$77,587)	\$30,967	\$176,954	\$313,861
Earnings	\$21,228	\$128,554	\$175,987	\$176,907	\$201,991
Total Capital	\$95,962	\$224,516	\$380,503	\$527,410	\$689,401
Total Liabilities and Capital	\$104,817	\$330,034	\$526,275	\$719,231	\$935,655
Net Worth	\$95,962	\$224,516	\$380,503	\$527,410	\$689,401

Executivo com mais de 20 anos de experiência em desenvolvimento de negócios, liderança comercial e gestão de projetos complexos em setores de alta tecnologia e alto valor agregado. Forte atuação em meios de pagamento, cartões bancários EMV e biométricos, soluções PKI, controle de acesso e identificação governamental. Perfil empreendedor com histórico de fundação e estruturação de empresas próprias, além de atuação em ambientes corporativos globais. Experiência em liderança de equipes, negociação estratégica e expansão de mercados no Brasil e América Latina.

EXPERIÊNCIA

12/2025 - Presente

Fundador e Diretor Principal, VistaLake USA Capital Corp | Kissimmee, FL, EUA

- Responsável pela direção estratégica, decisões de investimento e gestão operacional geral da empresa;
- Supervisão de projetos de construção, reformas e desenvolvimento residencial;
- Gerenciamento de orçamentos, desempenho financeiro e alocação de capital, além de coordenar empreiteiros, corretores, inspetores, advogados e outros prestadores de serviços envolvidos nas operações da empresa;
- Liderança em iniciativas de desenvolvimento de negócios para apoiar o crescimento organizacional, estabelece processos internos e supervisiona a equipe e a execução de projetos, visando garantir operações eficientes e a expansão a longo prazo.

11/2023 - Presente

Diretor de Vendas, Veneto Perícia Contabil Ltda | São Paulo, Brasil

- Liderança estratégica da área comercial com foco na prospecção e fidelização de clientes corporativos de grande porte.
- Gestão completa do ciclo de vendas consultivas e pós-venda, garantindo a satisfação e retenção da carteira.
- Planejamento estratégico e orçamentário, com controle rigoroso de Budget e Forecast para otimização de resultados.
- Coordenação de equipes de alta performance, promovendo o desenvolvimento de talentos e o atingimento de metas agressivas.
- Identificação de novas oportunidades de mercado e desenvolvimento de projetos customizados para demandas complexas de perícia contábil.

09/2022 – 01/2025

Gerente de Desenvolvimento de Negócios, Fingerprint Cards | São Paulo, Brasil

- Responsável pelo desenvolvimento e gerenciamento estratégico de contas de grande porte, incluindo bancos, fintechs, processadoras de meios de pagamento e indústrias de segurança e tecnologia.
- Liderança nos processos de apresentação, demonstração e homologação de soluções biométricas para os principais fabricantes de cartões EMV na América Latina, como Thales, Idemia, Valid, G&D e Thomas Greg.
- Condução bem-sucedida da homologação de tecnologias biométricas junto às principais bandeiras de cartões (Visa, Mastercard e Elo) para o mercado brasileiro e latino-americano.
- Gerenciamento técnico e comercial de parcerias com fornecedores globais de semicondutores, incluindo STMicroelectronics, Infineon, SPS, Multos e NXP.
- Atuação proativa na identificação de tendências de mercado e na criação de novas frentes de negócio em biometria aplicadas ao setor financeiro.

05/2017 – 10/2022

Diretor Comercial, Jallcards | São Paulo, Brasil

- Liderança executiva da área comercial focada na prospecção e fidelização estratégica de clientes dos setores Bancário, Fintechs, Transporte Público e Governo Federal.
- Gestão do planejamento estratégico e orçamentário da companhia, com responsabilidade direta sobre o controle de Budget e Forecast.

- Atuação decisiva em projetos governamentais de grande escala, especificamente na implementação da CIN (Carteira de Identidade Nacional).
- Desenvolvimento e implementação de programas governamentais de "Cartões PKI" para identificação digital, utilizando tecnologia de chip e certificados digitais com validade jurídica.
- Responsável pela negociação estratégica e venda de soluções para as bandeiras Visa, Mastercard e Elo, além do desenvolvimento de parcerias com fornecedores globais de semicondutores (NXP, Infineon, ST).
- Coordenação de projetos especiais de integração logística para emissão de cartões e terminais de venda (PDVs) diretamente ao cliente final.

09/1998 – 05/2017

Diretor Comercial, Mc cartões plasticos ltda | São Paulo, Brasil

- Liderança executiva da estratégia comercial por quase duas décadas, sendo responsável pela estruturação e expansão da empresa no mercado de cartões e segurança digital.
- Desenvolvimento de parcerias estratégicas e gestão de contas de grande porte em setores críticos: Instituições Bancárias, Governos (Federal e Estadual), Transporte Público e Entidades Estudantis.
- Coordenação do desenvolvimento de novas tecnologias junto a fornecedores líderes globais de semicondutores (STMicroelectronics, Infineon, SPS, Multos e NXP).
- Expertise em negociações de alto nível para a fabricação e venda de cartões para as bandeiras Visa, Mastercard e Elo.
- Gestão de projetos governamentais complexos, incluindo a implementação da CIN (Carteira de Identidade Nacional) e sistemas de identificação digital via "Cartões PKI" com assinatura eletrônica.
- Responsável pelo planejamento estratégico, controle orçamentário e previsões de vendas ao longo de todo o período, garantindo o crescimento sustentável da operação.

11/1991 – 11/1997

Representante de Vendas, DIMEP | São Paulo, Brasil

- Atuação na área comercial com foco no desenvolvimento e gerenciamento de contas corporativas de grande porte (Grandes Contas).
- Responsável pela apresentação, demonstração técnica e homologação de soluções integradas para controle de ponto e acesso eletrônico.
- Desenvolvimento de projetos especiais para controle de acesso físico, adaptando tecnologias de segurança às necessidades específicas de cada cliente.
- Implementação de sistemas de apontamento e cálculo de jornada de trabalho, garantindo a eficiência operacional dos clientes através de tecnologia aplicada.

EDUCAÇÃO

Janeiro 2025 – Em andamento

- **Tecnólogo em Comércio Exterior, Universidade Anhembi Morumbi | São Paulo, Brasil**
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IDIOMAS

- Português, Inglês, Italiano e Espanhol.
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OUTRAS HABILIDADES

- Gestão de projetos
- Meios de pagamento
- Cartões EMV e biométricos
- PKI e identidade digital
- Liderança de equipes
- Empreendedorismo e inovação
- Negociação estratégica
- Expansão internacional