

Exhibit 12

To Whom it May Concern,

I felt quite honored when asked to write a reference letter for Carlos Smith.

In addition to being a great son, brother and father, he has been a wonderful friend and family member to all his extended family. He has always gone above and beyond to care for all his aunts, uncles, cousins and frankly anyone around him.

Carlos is my older cousin, and I must say he is the one that always done wellness checks during my time living out of state. He always is the first to congratulate on my accomplishments and encourage me to continue to follow my goals. I know that because of his support is the reason I am currently pursuing my Doctorate degree.

I could truly write a book of all the great qualities Carlos possess but one is compassionate. He is one of the most caring and compassionate individuals I have ever known. He will give his last to make sure his loved ones are secure.

I am proud to call him family and a friend. He is truly a rare gem, and we are blessed to have him in our lives.

Sincerely,

Kimberly Green, MBA