

BARONS WHO'S WHO (USA)

*Certifies that this*

# NEW CENTURY AWARD

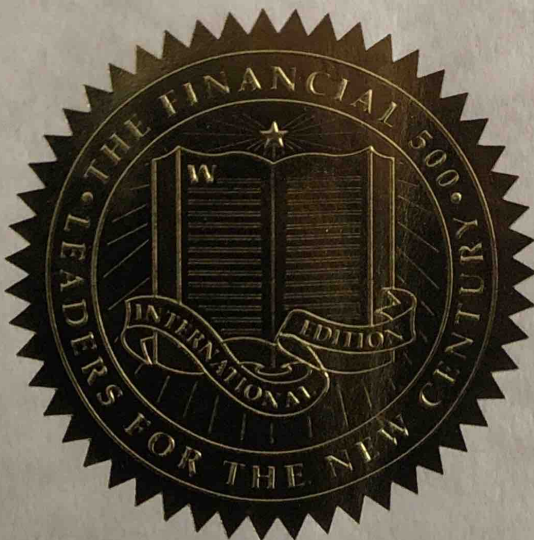
*has been conferred upon*

*Miguel Arroyo Ramirez*

*and provides full documentation that  
the Awardee is a Member of*

# THE FINANCIAL 500

*which includes those who have been cited as  
Leaders for the New Century, based upon their unique  
accomplishments and contributions to society.*



*[Signature]*  
PRESIDENT

*[Signature]*  
REGISTRAR

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