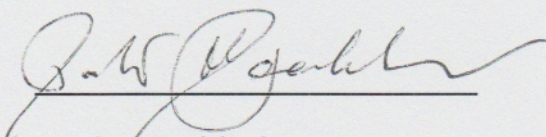


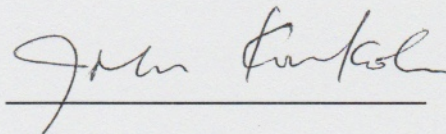
**St Andrew's Lutheran Church**  
**928 South E Street**  
**Lake Worth, FL 33460**

FEBRUARY 26, 2019

We have audited the financial records of St. Andrew's Lutheran Church. These financial records represent fairly the financial position of the church as of December 31, 2018.



Jouko Jaakkola



John Konkola