



VERDEAM

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This *Brochure Supplement* provides information about Carl G. de Rozario that supplements the Verdeam, LLC *Firm Brochure* document. You should have received a copy of that *Firm Brochure*. Please contact Carl G. de Rozario if you did not receive Verdeam, LLC's *Firm Brochure* or if you have any questions about the contents of this *Brochure Supplement*.

Additional information about Carl G. de Rozario is available on the SEC's website at www.adviserinfo.sec.gov (the CRD number for Carl G. de Rozario is 1224224).

Verdeam is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Carl G. de Rozario (b. 1958), Co-founder and Managing Partner

Education

BS in Economics, *Colorado State University*, 1983

With a concentration in Finance

Business Background

Prior to forming Palm Advisors, LLC, now Verdeam, LLC, Mr. de Rozario was the President and Chief Executive Officer of First Matrix Investment Services, Matrix Capital Markets and Matrix Asset Management.

Mr. de Rozario has over twenty eight years of experience in the securities industry, having specialized in a broad range of mortgage related securitizations.

Mr. de Rozario served as Vice President of Structured Finance for U.S. Bancorp Investments where he underwrote asset and mortgage-backed transactions, which included the financing of subordinated whole loan derivatives.

In 1993, Mr. de Rozario founded Lewis, de Rozario and Company, a Denver based NASD member broker-dealer, where he served as President and Managing Director of Fixed Income Trading.

Mr. de Rozario also served as Vice President of Capital Markets for First Interstate Bank of Denver, where he oversaw all trading activities and managed a \$400 million government bond and mortgaged-back arbitrage trading account.

DISCIPLINARY INFORMATION

Carl G. de Rozario has not had any legal or disciplinary events in his past. Clients and prospective clients can view the CRD records (registration records) for de Rozario through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for Carl G. de Rozario is 1224224.

OTHER BUSINESS ACTIVITIES

Mr. de Rozario is a direct owner of VCM, LLC, and the Parent Company of:

Verdeam, LLC	I	Investment Advisor
Verdeam Investment Mgmt, LLC		General Partner
Verdeam Finance, LLC		Not Launched

Fourteeners, LLC

General Partner

ADDITIONAL COMPENSATION

As an Indirect Owner of Verdeam Asset Management, LLC, the General Partner to VP 212-1, LLLP, Mr. de Rozario may receive all or a portion of the 1% Structuring Fee payable to the GP by the Fund.

SUPERVISION

As the CCO of Verdeam, Charles C. Hibben is primarily responsible for the compliance and supervision of Verdeam, LLC. Advisory clients may contact Charles C. Hibben directly @ (303) 953-5116.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Verdeam would be required to disclose additional information for de Rozario if he had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to de Rozario, Verdeam has no information to disclose in this regard.