

DYNASTY WEALTH

INVESTING

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Dynasty Wealth, Inc., Member Company Summary and Recommendation:

N-Viro International Corporation, 1/14/2015

N-Viro International Corporation (The Company), OTCBB: NVIC (NVIC), a publicly held company, headquartered in Toledo Ohio, was founded in 1993. NVIC is a developer of intellectual property, technologies and solutions, which address the world's oldest and most pervasive environmental problem: raw sewage disposal. The Company has patented processes and systems that recycle the bioorganic waste (raw sewage sludge) produced by humans and animals. Over the past 20 years NVIC has generated millions of dollars of revenue by converting bioorganic solids into fertilizer with a net positive impact on the environment.

The Company filed and obtained a patent on a system that converts raw sewage sludge into a coal alternative. The Company's N-Viro Fuel™, which it will begin selling to utility companies in 2015, produces lower emissions than coal alone and is cost competitive with coal. Conveniently, existing coal-fired plants (with minimal equipment retrofits) will be able to burn NVIC's more environmentally friendly N-Viro Fuel™.

The Company became a member of Dynasty Wealth, Inc. (Dynasty Wealth), on September 15, 2014, with a share price of \$1.35. NVIC's share price is currently trading closer to its all-time low than its all-time high of \$40. The Company is in the process of transitioning its business model from being a provider of fertilizer for the agriculture industry to being a provider of an alternative fuel to the world's utilities and industrial companies.

**Dynasty Wealth's Projected Share Prices, Shares Outstanding,
Market Caps and Returns for Years 2015 through 2019**

Year End	Share Price	Return (X)	Market Cap	Shares outstanding
2014	\$2.61*	N/A	19.5M	7.7
2015	\$20.00	8.0X	\$260M	13.0
2016	\$50.00	20.0X	\$850M	17.0
2017	\$125.00	50.0X	\$2.5B	20.0
2018	\$250.00	100.0X	\$7.5B	30.0
2019	\$500.00	200.0X	\$15.0B	30.0

* Closing Price 12/31/14

Future share price and shares outstanding projections are speculative and are not guaranteed by Dynasty Wealth or any of its affiliates. They should not be relied upon for making an investment decision.

Dynasty Wealth's Analysis in Support of Member Price Targets:

- Dynasty Wealth's Macro Overview on N-Viro International (NVIC)

With the commencement of its N-Viro Fuel™ sales in 2015, NVIC will have created an entirely new industry; Sewage Sludge Energy. The **Sewage Sludge Energy Industry** will soon become recognized by the financial media and the investment community as the world's most reliable and efficient source for generating renewable energy. NVIC, the First-Mover in this new global industry, could potentially be awarded a market capitalization of between a few hundred million and a billion by as early as this year (2015). NVIC, based on its emergence as the leader in converting sewage sludge into fertilizer, was able to fetch a share price as high as \$40 within days after it launched its 1993 IPO. Its ability to convert sewage into fuel should send its share price back into the double digits in 2015. NVIC's ability to convert sewage sludge into a much more profitable renewable energy than fertilizer, will garner NVIC even more attention from the financial media. As the visibility of NVIC increases, its share price will trade at higher multiples. Significantly, not only does NVIC have a recurring revenue and profit model, but also The Company is immune to recessions because its primary customers are municipalities and utility companies in the U.S. and China. Upon NVIC also being discovered by the global population and international municipalities, its shares will become a core holding of the world's green, alternative and renewable energy mutual funds.

- Dynasty Wealth’s 5-year revenue and profit projection for NVIC

Based on our algorithm and our in depth analysis, we believe that NVIC has the potential to generate \$500 million in annual sales and \$100 million in after-tax profits from 10 of the more densely populated U.S. states alone by 2019. We project that a majority of its sales and profits for 2015 and beyond could potentially be generated from outside of the US. For these reasons, we believe that NVIC will be generating more than \$1 billion in annual revenue and \$200 million in annual profits by 2020.

- Dynasty Wealth’s analysis of NVIC’s Intellectual Properties, and barriers to entry

The Company and its subsidiaries have been granted numerous U.S. patents for solutions and systems it has developed to manage and process bioorganic waste. This list includes the patent issued that covers its system for converting sewage sludge into fuel. More importantly, NVIC was the first — and remains the only entity to obtain a permit from the U.S. Environmental Protection Agency (EPA) to burn fuel derived from sewage sludge. Because it took N-Viro International seven years to obtain their permit from the EPA the permitting process should prove to be a huge barrier to entry for any would-be competitor, regardless of their size. To be able to compete any would-be competitor would be required to jump through the same hoops that NVIC has completed, as follows:

1. Granting of a US Patent (NVIC patent granted April 2005)
2. US Environmental Protection Agency (EPA) Permit (NVIC obtained June 2014)
3. State EPA Permit (NVIC obtained from Pennsylvania, December 2014)

- Dynasty Wealth’s analysis on NVIC’s potential competitors

We are unaware of any existing competitors that NVIC has for its N-Viro Fuel™, and it is highly unlikely that any start-up would emerge to compete with The Company. Equally unlikely is that of a larger and better-capitalized competitor being able to compete and appropriate NVIC’s existing base. An integral move made by NVIC is that of entering (and continuing to enter) into long-term tipping fee contracts with the municipalities supplying the sewage sludge. Without having access to sewage sludge, no would-be competitor can compete.

- Dynasty Wealth’s potential risk analysis

One of the primary risks NVIC could face is that of a governmental implementation of coal burning bans, here and abroad. Another risk The Company faces is that of the conversion of utilities from coal to nuclear power. NVIC can mitigate both of these risks by diversifying into multiple states and countries where coal and nuclear power are not

avored. There is a risk that The Company's shareholders could face substantial dilution should NVIC attempt to raise a significant amount of capital at its current valuation and share price level. However, we believe that this risk is minimal. Even though NVIC has been a fledgling company since its IPO in 1993 and has had a going concern opinion from its auditors for many years, its management team does not have a history of diluting shareholders. For this reason we believe that management will minimize shareholder dilution when obtaining future financings.

Recommendation on N-Viro International by [Michael Markowski](#):

"I have been following N-Viro International (NVIC) since 2003. I recommended the Company's shares in my February 2007 column published in Equities Magazine (Est. 1951). My initial analysis was based on the positive cash flow that The Company had been generating from its fertilizer business. Once I learned that N-Viro International had filed a patent on the system it developed to convert sewage sludge into a lower cost, cleaner burning replacement for coal, The Company went to the very top of my radar screen, where it remains. For the past 11 years, I have kept a close watch on The Company as it holds the solution to a big problem that has plagued civilization. When I recommended NVIC's shares at \$3.10 in 2007 no one anticipated that it would take seven years to obtain a permit from the United States Environmental Protection Agency (EPA).

The Company received its permit from the EPA in June of 2014. On [November 21, 2014, NVIC announced](#) that it would be receiving its permit from the state of Pennsylvania by the end of 2014. Now that NVIC has obtained its EPA permit as well as its first state permit, it will begin to commercialize N-Viro Fuel™ during 2015. This makes N-Viro International Corp., the single best investment opportunity I have encountered in the 37 years I've been involved in the capital markets. The following are my supporting reasons:

- **NVIC has a proprietary solution.** This has an immediate and significant impact on the environment globally. Its cost effective fuel solves an environmental problem that has plagued our planet throughout civilization.
- **NVIC founded a new global industry.** It is *Sewage Sludge Energy*. I predict that the newly emerging global renewable energy industry will become recognized as a major industry.
- **NVIC will become a media darling in 2015** when The Company starts to generate its first revenue from N-Viro Fuel™.
- **NVIC redefined renewable energy.** Even though "sewage sludge" is arguably the most reliable source of renewable energy in the world, it is not yet included in [Wikipedia's definition](#) of renewable energy.

- **NVIC is poised to become a monopoly.** The Company does not have any current competitors. Since it is positioned to generate revenue from North America, Europe and Asia in 2015, it could very quickly become a global energy monopoly.
- **NVIC's customers are the world's most creditworthy.** Because of the utility's and municipality's ability to tax or cut off access to power for non-payment, The Company's utility company and municipality customers have always been able to generate consistent and reliable cash flow, even in economic downturns.
- **NVIC boasts existing global strategic relationships.** In September 2014, the company announced that it had entered into a relationship with Mainland China's [Southwest University of Science and Technology](#). In March of 2014, a senior executive of [BBM Energy](#) (the Renewable Energy Advisory Unit of the Pan-European Corporate Finance Advisory Firm) [Herax Partners](#) became a member of N-Viro International's Board of Directors.
- **NVIC's transition from producing fertilizer to producing fuel will be brilliantly simple.** The same raw materials, in this case--sewage sludge, that NVIC's municipality customers pay NVIC to remove will now be utilized to produce its N-Viro Fuel™. Over the past ten years 100% of the revenue that NVIC has generated came from its processing millions of pounds of sewage sludge. NVIC already has its processing plant in place and will not have to go through a learning curve to begin to produce its fuel in large quantities.
- **NVIC has been misperceived by investors as a fertilizer play.** It's ironic that NVIC's history of generating stagnant revenue and losses to maintain its much lower margin fertilizer business (so that it could make a faster and easier transition into producing its much higher margin fuel) resulted in its shares being overwhelmingly undervalued for an extended period of time. Soon the company will no longer be viewed by investors as a no-tech and low-margin fertilizer play.

I count myself very fortunate to be the first analyst to cover N-Viro International on the eve of its commercialization of N-Viro Fuel™. It's very difficult to find a diamond in the rough, especially a company whose share price is trading at much closer to its all-time low than its all-time high."

<p><i>Suggested reading:</i></p> <p>US Code of Regulations: 40 CFR 241.3 pertaining to utilization of sewage sludge as combustible fuel, Cornell University, July 1, 2014</p>	<p><i>Website:</i></p> <p>http://www.nviro.com</p> <p><i>Important Videos:</i></p>
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[China's Rapid Renewable Energy Growth Driven by Ambitious Government Policies, says Global Data](http://www.nviro.com/video.html), June 26, 2014

<http://www.nviro.com/video.html>

About Michael Markowski:

Michael Markowski has been involved in capital markets since he joined Merrill Lynch in 1977. He held positions as a broker, portfolio manager, and as an analyst and investment banker prior to his leaving the financial services industry. Subsequent to his leaving Wall Street he founded a financial information and research company. Mr. Markowski's decision to conduct a "post mortem autopsy" on Enron led to his discovery of the cause of the energy company's sudden and unexpected bankruptcy, and his founding of StockDiagnostics.com, a Web-site whose purpose is to display Mr. Markowski's diagnoses results of his monitoring the health of all public companies.

During the six-year period in which Mr. Markowski wrote a column for Equities Magazine he made many buy and sell recommendations. His most famous prediction was that of issuing warnings to his readers in October of 2007 and January of 2008 to sell all of their holdings in Lehman, Bear Stearns, Merrill Lynch, Morgan Stanley and Goldman Sachs. Mr. Markowski is currently a contributor to Equities.com and Seeking Alpha, and was named by Fortune Magazine as one its 50 Great Investors. Additional information about Michael J. Markowski is available at www.michaelmarkowski.net, michael@michaelmarkowski.net (754-200-5119).

Dynasty Wealth, Inc.

Dynasty Wealth, Inc. (Dynasty Wealth), is an exclusive "Social Investing Community" searching for global private and public investments capable of increasing by 100% per year and multiplying by 10 to 100 times in value within a five-year period. Leading the community is a team of former financial professionals who have more than 150 years of combined experience. The mission of the community is to identify company members and provide the ongoing research coverage on them that will enable investor members to create dynasty wealth through diversified portfolios.

Dynasty Wealth believes that the decade ending 2020 will be recognized historically as the best ever for investors who generated dynasty wealth from a diversified portfolio, primarily because three major demographic segments are emerging, Crowdfunding

Infrastructure Providers, Cannabis Infrastructure Providers and Smart Phone Application providers.

To qualify for membership in the community, company members must be in operation vs. in a developmental stage. Prospective member companies must have a business model that has the potential to grow revenue and profits by a minimum of 100% per annum and by 1,000% to 10,000% within five-years. Dynasty Wealth is projecting that it will have 50 company members by the end of 2015 and 400 by 2018.

Important Investor Disclosures:

All information relied upon for the above Summary is publically available via various research resources, including third-party sources we consider reliable. But we do not guarantee that any of such information is accurate or complete. In its evaluation of N-Viro International Corporation (NASDAQ: NVIC), Dynasty Wealth has also relied upon Securities and Exchange Commission Disclosure and Representations Documentation required to be filed by NVIC. The SEC Documentation is available through The Company's website at www.nviro.com/invest.html.

Dynasty Wealth is an Investor Relations firm. Dynasty Wealth is not a Registered Broker-Dealer and does not offer investment advice or advice on the raising of capital through securities offerings. Dynasty Wealth does not recommend or otherwise suggest that any investor make an investment in N-Viro International Corporation unless they are an active member of Dynasty Wealth.

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Dynasty Wealth Relationship Disclosures:

Dynasty Wealth receives compensation from the subject companies both in the form of Membership Fees and, on occasion, through the issuance of shares or issuance of options to purchase the subject company's stock. NVIC pays Dynasty Wealth ongoing Membership Fees of \$10,000 per month. NVIC has the right to pay that fee in stock at the current monthly market price. NVIC also issued to Dynasty Wealth 350,000 options to purchase NVIC shares at \$1.50 per share. The option expires on September 15, 2019.

Stock Charts, Price Targets, and Valuation Methodologies:

Dynasty Wealth's methodology when it assigns ratings and price targets encompasses a number of qualitative and quantitative factors including an assessment of industry size, structure, business trends and overall attractiveness; management effectiveness; competition; visibility; financial condition, and expected total return, among other factors. These factors are subject to change depending on overall economic conditions or industry or company-specific occurrences. Dynasty Wealth has no obligation to publish or make available updates to this summary and analyst recommendation on N-Viro International to anyone other than its members.

Risk Factors:

Please find some but not all risk factors that pertain to companies under Dynasty Wealth's coverage, as follows: (1) Industry fundamentals with respect to customer demand or product/service pricing could change and adversely impact expected revenues and earnings; (2) Issues relating to major competitors or market shares or new product expectations could change investor attitudes toward the sector or this stock; (3) Unforeseen developments with respect to the management, financial condition or accounting policies or practices could alter the prospective valuation; or (4) External factors that affect the U.S. economy, interest rates, the U.S. dollar or major segments of the economy could alter investor confidence and investment prospects.

International investments involve additional risks such as currency fluctuations, differing financial accounting standards, and possible political and economic instability. Please see the subject companies' SEC Disclosure Documents for a full description of each company and all factors that may affect its performance.

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